

SPOTLIGHT

AUGUST 2021

THE CLAIM THAT
Changed Me
WHY WE DO WHAT WE DO

WHY DO YOU DO WHAT YOU DO?



Steve Greer
Chief Executive Officer
American Income Life &
National Income Life Divisions

The real joy in life comes from finding your true purpose and aligning it with what you do every single day. – Tony Robbins

Just when we thought we had rounded the COVID corner into the outskirts of normal, the virus threw up another roadblock: the Delta variant. While the first wave seemed to be a threat mostly for older people, the Delta variant is affecting people much younger. That means it's hitting our customers harder.

In addition to losses as a direct result of COVID, many of the working families we serve have been struggling financially from the economic effects of the last 18 months.

Now they face even more uncertainty. But the crazier things get, the more our mission of helping protect working families is fueled. In the history of our company, never has what we do been more critical.

Providing our life insurance products to working families means we are helping them protect their loved ones from the financial insecurity that often goes with losing an income provider. Sure, life insurance helps pay for final expenses and replace lost income. But life insurance can also help protect the plans, hopes, and dreams every family has ... dreams of home and stability, dreams of providing the children with the education they'll need to be successful.

It's one thing to talk about the Company's mission and purpose but what about yours? If we're honest about our motivation for choosing this career path, many, if not most of us, got into it for the potential income. I wish I could say my own motives were nobler, but the truth is I saw what my cousin Durhon (Oldham) had, and wanted to provide that lifestyle to my wife and family.

How or why any of us got here isn't important but sooner or later, it will take more than the money to justify the hard work and sacrifices to get it. And for many, the answer to why we do what we do becomes instantly

clear when they service their first claim. If not your first claim, keep going because it's a certainty that there will be that one claim that changes everything.

I always enjoy this issue of *Spotlight* because of the stories people have shared about the claim that changed them, the one that brought the Company's mission home and made it their own. Denny Snyder, an MGA at AO, says it this way:

"When you handle your first-ever death claim, that's when it all clicks. If you weren't ALL IN before, that is when you will be ALL IN. We help families determine their financial futures. The death benefit check just might allow someone's daughter to attend the school of her choice where she could wind up being the next doctor who cures cancer. Don't ever think that what we do can't make a difference. We are not insurance salesmen and women. We are educators and protectors of families when they don't know how to protect themselves."

If you know, you know. If you don't, you will when you service your first claim. In the meantime, check out the claims stories (including Denny's) on **pages 20-21.** ©

SPOTLIGHT

ARC.AllLife.com/Spotlight.aspx
A monthly publication spotlighting top producers of American Income Life and National Income Life

MANAGING EDITOR
Sam Yarbrough

WRITER & COPY EDITOR
Leah Fry

SR. GRAPHIC DESIGNERS
Mikailah Clark
Maggie Hill

CONTRIBUTORS
Daniel Acton, Robyn Allen, Brynn Caccamo
Karen Curtis, Jonna Edwards, Lana Giebe
Angel Henderson, Mary Lampert
Johnny Matthies, Chris Melton
Muñeca Moody-Yanez, Sarah Necessary
Jessica Nelson, Pat Nevarez, Danielle Pizana
Stephanie Pruet, Teresa Soto
Christina Speasmaker, Krystal Stagg
Destiny Tigner, Andrew Wesolick, Rhonda York

Spotlight is published monthly by American Income Life Insurance Company for the dissemination of information to its Producers. Prior permission must be obtained from American Income for reproduction or other use of material herein.

HOME OFFICE
254-761-6400

WEBSITES
AllLife.com
NILife.com

AILLaptopOnDemand.com
NILICOLaptopOnDemand.com
AILAcademy.com

SOCIAL MEDIA

f AIL.NILICO.AgencyDivision
@ AIL.NILICO.AgencyDivision
ailagencydiv
AILAgencyDiv

RECRUITING SUPPORT
AllLife.com/Recruiting



© 2021 by American Income Life Insurance Company

SGA Career Track

New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.



Required Retention Rate

Effective Jan. 1, 2018, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for *Spotlight* recognition only.

Retention: 73.0%
Net to Gross: 80%

Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Thursday 9/23 before 3:30 p.m. CST**. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Tuesday 9/28**. eApp business excluded from the 7 day hold should be uploaded by **Thursday 9/30 before 4:30 p.m. CST** to count for **September** production.

eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

\$6,889,494

in total BONUSES were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to **Pages 38-44.**

\$7,840,391

in total June RENEWALS were paid out in July to 6,079 total agents.

SPOTLIGHT DIGITAL is now on the web!
Spotlight.AILAgents.com
Username: **AIL** | Password: **thrive2021!**
See your SGA or manager if you need assistance.

*** Look for the asterisk!** The asterisks, shown throughout the magazine indicate that place will be a year-to-date award winner. The Producers who will be recognized at the 2022 Awards Presentation are: the top SGA per category from Categories I-XI based on Net ALP Growth (minimum 15%) and Cat XII based on % of Net ALP Objective (minimum 100%), the top MGA/RGA from each category based on Growth (minimum 10%), the top five GAs, the top five SAs, the top ten Rookie Individual Producers, the top ten Veteran Individual Producers, the top PR Representative from each category and the top PR Manager from each category. View the 2022 Convention Qualifications online at ARC.AllLife.com or ARC.NILife.com. **Check your production! If there is an asterisk by your position, you could be on your way to stay at Caesars Palace in Las Vegas, Nevada. The convention will be held May 4-7, 2022.**



LOOK FOR ME!

Anniversaries

44 YEARS OF SERVICE Malka Arony, PR	Kimberly Alston, AGT Mario Hajro, RGA	Lisa West, PR 7 YEARS OF SERVICE Ryan Fickert, RGA	Phillip Ray, AGT Maria Siero, PR	Nicholas Daltro Santos, SA Kealakai Enomoto, MGA	Nadia Bailey-Robinson, GA Imani Banks, GA	Victoria Lewis, MGA Anthony Mazurkewicz, MGA	Viacheslav Anokhin, AGT Andres Arce, AGT	Cristian Doucuriao, SA Ahmed Elagrab, SA	Sierra Kelsey, GA Sarah Kettle, SA	Clarissa Moore, AGT Damisela Morales De Bonilla, SA	Mindy Robbins, SA Christopher R Rodriguez, SA
22 YEARS OF SERVICE Mathew Hart, SGA	Nicholas Walsh, AGT 10 YEARS OF SERVICE Kelly Ekker, RGA	Yairaniz Figueroa-Ruiz, AGT Cristina Fox, RGA	Melinda Skinner, MGA Jeanneliza Solis, SA	Morgan Evans, GA Kathryn Fell, SA	Julia Beales, GA Mercedes Bens, GA	Connor Meakins, AGT Jose Mejia, SA	Jillian Arshadi, SA Jonathan Ballard, SA	Jose Enriquez, AGT Evan Epstein, SA	Erin King, SA Erin Kiouisis, AGT	Haeli Morris, SA Megan Morton, SA	Felipe Rojas, AGT Fabiana Rojas Pino, AGT
21 YEARS OF SERVICE Robert Ulreich, AGT	Ryan Giddens, SGA Stephen Giddens, SGA	Renita Fulcher, AGT Karen Hamilton, AGT	Alison Sterzer, SA Nicholas Wang, GA	Marvin Gonzalez, GA Claude Hamilton, SGA	Taylor Borders, GA Pamela Breedlove, AGT	Valerie Michon, GA Trenton Miller, AGT	Kristina Banzuelo, AGT Marivin Barboza, SA	Karen Fagan, SA Brandon Farias, SA	Jonathan Kloft, AGT Edwin Kohrs, SA	Uzochiamaka Nechi, AGT Joshua Notte, GA	Genesis Rosario, SA Mariam Sallam, SA
20 YEARS OF SERVICE Micah Cohen, SGA	Jason Green, GA Phyo Phyo, AGT	Karen Hamilton, AGT Jamie Tan, AGT	Timothy Welsh, MGA 4 YEARS OF SERVICE Lorena Avila, SA	Claude Hamilton, SGA Ryan Hritz, GA	Jesse Briscoe, SA Isiah Brown, SA	Beau Minnick, MGA Shahriar Mohammadi, SA	Carlo Bermudez, AGT Rajat Bhardwaj, AGT	Abraham Fernandez, AGT Hannah Fite, SA	Rebecca Kuznick, AGT Simonne Leblanc, SA	Kathleen Ogata, AGT Tayari Otis, AGT	Norma Sanchez, AGT Oscar Sanchez, AGT
19 YEARS OF SERVICE Joshua Goodman, RGA	Sherry Schick, AGT Michael Shaba, MGA	Tovaughna Tipton-Adams, AGT Angela Torres, AGT	Tiffany Beadnell, MGA Jason Birnbaum, AGT	Keith James, MGA Victoria Lopes, AGT	Mercedes Bens, GA Taylor Borders, GA	Shahriar Mohammadi, SA Yesenia Nava Reyes, AGT	Patrick Bonbrisco, AGT Mary Borders, SA	Alexandra Fontana, AGT Daniel Foti, AGT	Rebecca Patterson, AGT Simonne Leblanc, SA	Wendso Ouedraogo, AGT Jeannette Page, SA	Marna Sarnecki, SA Evan Schmitz, AGT
18 YEARS OF SERVICE Joaquin Santos, AGT	Steve Svendson, MGA 9 YEARS OF SERVICE Jenny Alvarez, SA	Matthew Zang, GA 6 YEARS OF SERVICE Colin Ghee, MGA	Denzel Covington, AGT Viktorious Dugan, MGA	Marvin Gonzalez, GA Claude Hamilton, SGA	Mercedes Bens, GA Taylor Borders, GA	Yesenia Nava Reyes, AGT Rafael Osio Rangel, SA	Michael Braxton, SA Leonard Garcia Sanoja, SA	Ismay Franklin, AGT Swathi Gajendra, SA	Moss Lightman, SA Michael Locke, GA	Logan Palady, AGT Ulisia Pascal, AGT	Hanna Schoenleber, AGT Juan Serna, SA
17 YEARS OF SERVICE Scott Hanna, AGT	Thomas King, MGA Duni Olusegun, MGA	Alexander Johnston, AGT Marie Laine, AGT	Ashley Hutson, MGA Derek Jansen, SA	Terrence McCaw, SA Patrick McKeown, MGA	Mercedes Bens, GA Taylor Borders, GA	Rafael Osio Rangel, SA Narayana Pena Gutierrez, GA	Michael Braxton, SA Ashlee Brill, SA	Patrick Logan, AGT Luisa Long, SA	Rebecca Patterson, AGT Simonne Leblanc, SA	Edward Tadeo Perez, SA Ethan Pfeifer, SA	Guy Simpson, SA William Speckels, GA
16 YEARS OF SERVICE John Collins, MGA	Ellen Tuttle, AGT Sonia Tyner, GA	Marcia McDuffie, GA Cynthia Melchor, SA	David Melendrez, GA Peter Padro, MGA	Sadat Minick, AGT Jenny Nguyen, AGT	Mercedes Bens, GA Taylor Borders, GA	Narayana Pena Gutierrez, GA Denise Masulit, SA	Ashlee Brill, SA Maurice Brown, SA	Lindsey Gilbert, SA Bayjon Glover, AGT	Altin Marke, AGT Samantha Marsteller, SA	Rebecca Patterson, AGT Simonne Leblanc, SA	Brendan Suranyi, GA William Speckels, GA
15 YEARS OF SERVICE Richard Correa, SGA	Debra Frederick, AGT Peter Gabranski, RGA	Joseph Pizzoferrato, GA Derek Pratt, GA	Christopher Rantanes, GA Austin Rockall, GA	Jenny Nguyen, AGT Michael Nichols, GA	Mercedes Bens, GA Taylor Borders, GA	Denise Masulit, SA Terrance McCaw, SA	Maurice Brown, SA Daly Caceres, SA	Mariela Godoy, SA Charles Green, AGT	William Malerk, SA Andrew C Martin, AGT	Laura Picon, SA Lisa Pina, AGT	William Speckels, GA Nicole Stansbury, SA
14 YEARS OF SERVICE Cara DeFiore, RGA	Jon Golin, AGT Kaylee Harvie, AGT	Johnny Ramos, RGA Joel Trask, GA	Jessica Rosenberg, GA Ian Rouleau, MGA	Michael Nichols, GA Jimmy Quifille, GA	Mercedes Bens, GA Taylor Borders, GA	Terrance McCaw, SA Patrick McKeown, MGA	Daly Caceres, SA Carlos Camacho Medina, SA	Charles Green, AGT Rachel Griffin, SA	Andrew C Martin, AGT Maria Martinez, GA	William Malerk, SA Andrew C Martin, AGT	Nicole Stansbury, SA Clay Statmore, SA
13 YEARS OF SERVICE Magda Figueiredo, RGA	Dan Ikei, RGA Sabrina Kryshundayal, MGA	Johnny Ramos, RGA Joel Trask, GA	Ian Rouleau, MGA George Shafiek, GA	Jimmy Quifille, GA Holly Richey, SA	Mercedes Bens, GA Taylor Borders, GA	Patrick McKeown, MGA Sadat Minick, AGT	Carlos Camacho Medina, SA Andres Cano, SA	Deana Grinage, AGT Zuriel Grullon, AGT	Maria Martinez, GA Louis Maude, SA	William Malerk, SA Andrew C Martin, AGT	Clay Statmore, SA Natalia Sulcer, AGT
12 YEARS OF SERVICE Shelby Poston, AGT	Thomas Longino, SGA Marcus Martin, AGT	Johnny Ramos, RGA Joel Trask, GA	George Shafiek, GA Hunter Welty, AGT	Holly Richey, SA Elazar Roco, MGA	Mercedes Bens, GA Taylor Borders, GA	Sadat Minick, AGT Jenny Nguyen, AGT	Andres Cano, SA Zachary Cepis, AGT	Zuriel Grullon, AGT Joseph Guido, GA	Louis Maude, SA Chase McBride, AGT	Andrew C Martin, AGT Maria Martinez, GA	Natalia Sulcer, AGT Stephon Taylor, SA
11 YEARS OF SERVICE Reynolds Akuamoaa, RGA	Kareem Mutia, AGT Jimez Parker, AGT	Johnny Ramos, RGA Joel Trask, GA	Hunter Welty, AGT Michael Wright, MGA	Elazar Roco, MGA Martin Salavec, MGA	Mercedes Bens, GA Taylor Borders, GA	Jenny Nguyen, AGT Michael Nichols, GA	Zachary Cepis, AGT Kali Champagne, AGT	Joseph Guido, GA Amy Hahn, AGT	Chase McBride, AGT Aerial McClain, AGT	Maria Martinez, GA Louis Maude, SA	Stephon Taylor, SA Richard Traub, AGT

Promotions

REGIONAL GENERAL AGENT Matthew Bogle Alfred Broadway Timothy Bugge Stephen Coons Derrick Davenport Cara DeFiore Daryl Graham Nicki Griffiths Lalitha Janardhanan Matthew McDowell Brenden Meier DeShawn Moore Danielle Morales Nicole Preston Jesse Rennich Darrin Roberts Mayra Robles Mariam Shahid Crystal Vairetta MASTER GENERAL AGENT Asad Ahmed	Trevor Albritton Glenn Arakawa Carly Baird Helgi Bistochett Navarro Holly Bonhorst Adam Calnan Zi Chao Chen Jonathan Conner Curtisha Cook Tyler Cox Alison Crossen Amable Cruz Danielle Custis Nelson Desmond Stefanie Desrosiers Funmilola Elumade Tamar Epton Antonio Evans Gavyn Florell Seth Frisby-Jack Jordan Goo Venus Grier	Emilio Guzman Zackarea Hakim Stephanie Harris Daniel Johnston Amie Kallweit Ronald Knoedler Andres Liranzo Hector Luque Korinne McFadden Brenden Meier Beau Minnick Akram Mirahmadi Shalamzari Monica Montgomery Dustin Oetzman Geoffery Osili Adelfa Parinas Marcos Mendocza Cedeño Ashley L Pitts Melissa Quinn Steffanie Sainato Joseph Sansobrinio John Schaeffer	Alyssa Shamsi Lawrence Smith Riley Smith Sabrina Smith Carl Stiers Jorge Toribio John Torres Lorraine Turner Williams Tanner West Matthew Willrodt Ian Zollos Kerry Zorns 70% GENERAL AGENT Andreina Atencio Prado Keeland Bryant Spencer Linton Gregory Caldwell Travis Picklesimer Khandi Thomas Xiomara Torres Jhanna Valerio Vivas Brian Morris Joshua Notte Ethan Page	67.5% GENERAL AGENT Jalen Aguilar Kristen Allen Charles Bartlett Nicolas Busch Axel Carrasquel Michael Donnelly Hollie Eilers Ignacio Estrada Brandine Floyd Corey Helwig Joseph Hogue Courtney Howard Michael Humbles Spencer Linton Glorieth Liscano Gamero Kalie Mendrek Meaghan Montoya Nestor Morales Brian Morris Joshua Notte Ethan Page	Malcolm Pasquier Reem Rabi Molly Remhof Mason Sanchez Justin Schmidt Richard Sidoti Jennifer Siregar Chase Snider Tyler Teague Kemar Thompson Gaven Turgeon Ian Waring Anthony Williams 57.5% GENERAL AGENT Ivoni Fuimaono Sabrina Levi 65% SUPERVISING AGENT Sandra Armendariz Normaned Arocho Pendas David Asbra Maria Bastardo Arreaza Alexander Black	Jose Diaz Nancy Djendji Jonathan Harms Ayisha Henry Erin King Ashley Kopchak Marcos Leal Devin Lewis Jill Lytle Marvin Marcano Hernandez Karli McCleery Gabriela Perez David Perez Anita Poche Amindel Reyes Michael Bruno Charlotte Robinson Cherry Rogers Pretoria Samuel Epifania Segovia Barreto Jorge Serra Luciano Valero Vidal	62.5% SUPERVISING AGENT Kaitlin Abdulqadir Rayd Aboltef Garcia Hazem Aboueldahab Michelle Abriani Roque De Jesus Acosta Fazila Arshad Kiley Aviles Timipre Barigha Lindsay Belham Sarah Berry Charles Boulanger Benjamin Brobbey Alexis Brown Michael Bruno Rommel Cameron Todd Campbell Garrett Cegon Malcolm Cheeks Emiljano Citaku Keiji Collins	Kyle Conover Rachel Cox Joseph Crivelli Alyjah Cruz Maria Drago Cortney Dunlap Akil Elzein Zachary Enyeart Jhon Escauriza Contreras Marcus Faison Sylvia Faucher Salvador Figueroa Herrera Hillary Fisher Emilie Foor Patricia Forbes Nicholas Gartside Alexus Gatson Kelsey Graham Christopher Graves Gregory Grissom Karla Holiday Arnaldo Ingles	Bendu Jackson Joshua Johnson Brenda Karagiannis Seth Kenley Komi Kpessou Richard Lemay Tamara Leong Nicolas Longo Mariah Lopez Justin Maska Brendan Matcham Jose Matos Claudio Maya Stacy McCallum Michael McCaul Belinda McCoy Krystal McGlown Jessica Miller Anaka Moss Brandon Nappo Elhan Nevzadi Daniel Newman	Marisa Okano Jeffery Oloyo Roniel Ortega Luis Osorio Bello Shannah Palmer Christopher Payerl Erik Pedersen Yelba Pelayo Spencer Petersen Keshawn Pierce Timothy Pittman Valentina Posada Rebecca Rehrig Luke Reiter Hunter Renninger Abenadi Richards Christopher R Rodriguez Emily Rogers Leidy Rojas Alea Sarkar Maria Semenyakina Nicole Siecinski	Kacee Sines Jessica Smith Stephen J Smith Samantha Tesluck Phillip Thomas Sherita Thompson Ileana Tineo Steven Toth Malik L Tyler Seth Vezeau Morgan Wallace Adam Watson Meredith Woolverton Joclyn Wright-Eppehimer Yxel Vanes Yradi Trinity Young 52.5% SUPERVISING AGENT Lea Adams Wilfredo Perez Rajesh Sharma
---	--	--	---	---	--	--	--	--	--	--	--

BLESSED TO BE A Blessing



Jason Beckman

Division Vice President
PR Field Operations

The claim that changed me? Wow, this one is tough because after thirteen years at American Income, I'm not sure I can identify just one story that created that "aha" moment for me. You know, the moment when the light bulb turns on and you realize how important we are to the members, groups and communities we serve?

In sports, everyone remembers the winning baskets, walk-off homeruns and Hail Mary touchdowns. However, do you ever remember the athlete who missed the last second shot, the strike out in the bottom of the 9th inning or the dropped pass in the end zone to win the game? Probably not. Why? Our minds are conditioned to forget pain-causing memories and thus, we move on.

The last thirteen years has created many opportunities where I find myself smiling bitter sweetly knowing the family we're paying

a no cost AD&D claim to also met with an agent allowing the family to be entitled to much more than the AD&D benefit through the group. I'm ashamed to say I can't easily recall too many of the details of these claims as I only remember walking away knowing the family should be in good financial shape. And for those, I move on.

In contrast, I'll never forget the stories told of a young man or woman who didn't make it home from work that day. The phrase "They were so young, who would've ever thought?" can't be erased from my memory soon enough. I always find myself wondering what we could've done differently to better prepare the family to get their financial affairs in order. I can't count how many times I've heard the phrase, "Thank you so much for the check. This is all the family has to bury their loved one," when PR delivers a \$2,000 to \$4,000 claim check to a group for a deceased member.

Then 2020 arrived and I remember thinking how the vocation I chose would only increase the stress in what was already an emotionally taxing year. And then, our Company does what our Company always does and that's support working families. In a year whereas so many corporations had

to lay-off their staff or close their doors for good, AIL-NILICO reallocated \$50,000 in our PR budget to be sure we served those of less fortune and circumstance.

To end, I'll finally leave you with a story that changed me. I received an email from someone who received a small donation (\$250) from the reallocated budget I mentioned above. She shared with me her adult daughter, a UFCW member in Maryland, was the first vulnerable and essential worker in the state to lose her life due to COVID. The mother was a single mother of three children and she shared with me the loss of her oldest daughter was emotionally draining for her and the two surviving siblings.

The mother had wanted to create a butterfly garden in memory of her late daughter but didn't know where to start and where the money would come from. At the direction of her daughter's union, she received a \$250 check shortly thereafter that was being used to launch her project as a place that she and her other children could enjoy in remembrance of her oldest daughter. The mother said that we were a blessing.

I always say it's a blessing to be a blessing to others. 🍀

Be the next AIL/NILICO Credit Union MVP!

Everyone loves a hero and you could be next! The AIL/NILICO Credit Union MVP will be the PR Team member who signs the most ORI credit unions each quarter.

Each quarter, the PR Credit Union MVP will receive:

- \$500 personal bonus
- The opportunity to present a \$1,000 donation from AIL/NILICO to the Children's Miracle Network on behalf of a Credit Union or Credit Union Chapter

To qualify, the PR Team member must have signed a minimum of two ORI credit unions. In case of a tie, the winner will be determined by the highest member count of the ORI credit union groups. Winner will be announced quarterly.

Let's go, Team PR! Bring your A-game to the field and maybe you'll be the next AIL/NILICO Credit Union MVP!



NEW ASSOCIATES

PER MANAGER

NEW ASSOCIATE – \$1,000 contract-to-date new agent

THE MINIMUMS FOR RECOGNITION ARE:

- SA & GA – at least two new associates during the month
- MGA – at least three new associates during the month
- RGA – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Luis Calderon Welman	3	Hemerson Gonzalez	Paige Zuzick	2	Fisher-Zuzick	Indira Frias Pacheco	2	Jesus Romero
Jhon Escauriza Contreras	3	Fort Worth Latino Division	Chakeena Martin	2	Cindy Furer	Yolamar Picon Mora	2	Jesus Romero
Nestor Morales	3	Fort Worth Latino Division	Juan Serna	2	Hemerson Gonzalez	Kurt-James MacMillan	2	Satti-Kanaan
Jorge Serra	3	Fort Worth Latino Division	Kevin Valentin Ross	2	Hemerson Gonzalez	Lambert McElrath	2	S-S-Parks-Salvaggi
Phillip Peavey	2	AO	Evelyn Leon-Perez	2	Fort Worth Latino Division	Kenisha Liggins	2	Michael Vasu
Taj Tumber	2	AO	Dulce Paz	2	Sabrina Lloyd			
Calvin Brewer	2	Denis-Michael Catalano	Angellese Camacho	2	Nick Moore			

MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Jorge Caridad	21	Fort Worth Latino Division	Matthew Turnquist	4	Richard Correa	Alyssa Libby	3	Cindy Furer
Joshua Olin	6	AO	Patrycja Grudzinska	4	Sabrina Lloyd	Nelly Cuba De Tabares	3	Hemerson Gonzalez
Kevin Appasamy	5	AO	Paul Samra	4	Andrew McQuade	Bretta Cummings	3	Brandon MacDonald
Sara Vaz	5	AO	Edward DeFurio	4	Nick Moore	Rachel Brown	3	London Nelson
Chilynn Acevedo	5	Fisher-Zuzick	Victoria Lewis	4	Ernest Powell	Kelly Schoenherr	3	Philip Prata
Susana Al Choufi Naim	5	Hemerson Gonzalez	Eduardo Perdomo	4	Jesus Romero	Jean Romero Capote	3	Jesus Romero
Ed-Maggie Myrthil	5	Theodore Pappas	Taulant Bane	4	Dustin Venekamp	Hasan Ghazal	3	Satti-Kanaan
Tahis Quintero Bonilla	5	Jesus Romero	Michael Botond	3	AO	Adrain Alfred	3	Michael Vasu
Kay Pomroy	5	Jeremy Welch	Brody Maughan-Evanson	3	Simon Arias	Slavita Hut	3	John Young
Mark Neilson	4	AO	Tina Nelson	3	Mark Beckford			
Conner White	4	Arias-Dlabik	Gabriela Sime	3	Fisher-Zuzick			

GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Angel Caridad	6	Fort Worth Latino Division	Zachary McCormack	2	AO	Ebony Ortiz	2	Sabrina Lloyd
Axel Carrasquel	6	Fort Worth Latino Division	Breana Noggles	2	AO	Katie Stahulak	2	Sabrina Lloyd
Cody Nykoliation	4	AO	Richard Sidoti	2	AO	Katelyn McCombs	2	Brandon MacDonald
Andrea Caridad Perez	4	Fort Worth Latino Division	Vivian Trinh	2	AO	Tyler Lefebvre	2	Nick Moore
Gunnar Jorstad	3	AO	Tyler Parker	2	Simon Arias	Ireland Sirni	2	Nick Moore
Dejan Kukulj	3	AO	Justin Sherman	2	Ryan Bisanz	Daniel Arzate Roa	2	Corey Neff
Brinsley Maughan-Evanson	3	Simon Arias	Thomas Huynh	2	Cohen-Velasquez	Arnessa Beamon	2	London Nelson
Jay Maska	3	Arias-Dlabik	Thomas Cheek	2	Richard Correa	Cayla Ellenberger	2	London Nelson
Yeraldi Vila Gonzalez	3	Hemerson Gonzalez	Jordan Stelzer	2	Richard Correa	Kimbria Bracey	2	Ernest Powell
Marismely Wilhelm	3	Hemerson Gonzalez	Leanne Erney	2	Giglione-Ackerman	Nadia Bailey-Robinson	2	Philip Prata
Yania Tineo Soto	3	Richardson Latino Division	Havis Alvarado	2	Hemerson Gonzalez	Elmar Salas Velasco	2	Jesus Romero
Heriberto Chavez	3	Andrew McQuade	Maria Chacinpino	2	Hemerson Gonzalez	Patrick Keohane	2	S-S-Parks-Salvaggi
Jonathan Collins	3	Ernest Powell	Narayana Pena Gutierrez	2	Hemerson Gonzalez	Tecole Smith	2	Michael Vasu
Raul Pinto	3	Jesus Romero	Jessenia Yazbek	2	Hemerson Gonzalez	Bledar Bane	2	Dustin Venekamp
Ani Zambrano	3	Jesus Romero	Christopher Larsen	2	Brett Gryska	Lawrence Smith	2	Jay Washington
Lamita Dahdah	2	AO	Yelineth Godoy Latuff	2	Fort Worth Latino Division	Elijah Findley	2	Weatherspoon-Harris
Adam Gignac	2	AO	Helgi Bistoche Navarro	2	Richardson Latino Division	Joseph Bell	2	John Young
Aaron Gillespie	2	AO	Steven Baum	2	Sabrina Lloyd			



LEGACY

RECRUITING PROGRAM

TOP RECRUITING AGENTS** JULY

TOTAL LEGACY RECRUITERS: 296

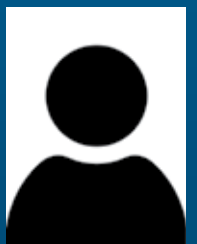
TOTAL LEGACY RECRUITS: 380



Jhon Escauriza Contreras
5 Recruits
Fort Worth Latino Division



Astrid Castrillon
4 Recruits
Hemerson Gonzalez



Hanllely Gutierrez
4 Recruits
Hemerson Gonzalez



Ivannia Laura Ordonez
4 Recruits
Jesus Romero

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Jhon Escauriza Contreras	5	Danial Arif	2	Kearra Harris	2	Jennylyn Militante-Radnoty	2	George Shafiek	2	Beau Minnick	2
Astrid Castrillon	4	Mayra Avalos	2	Karima Hartani	2	Beau Minnick	2	Drake Smith	2	Diana Navarro	2
Hanllely Gutierrez	4	Franco Bilotti	2	Danielle Hercules	2	Diana Navarro	2	Delena Spencer	2	Tyler Ortiz	2
Ivannia Laura Ordonez	4	Michael Botond	2	Karlie Howard	2	Tyler Ortiz	2	Arthur Thomas	2	Wilson Torrealba Acosta	2
Jose Aranguren	3	Jose Campos	2	Paul Kelly	2	Tevin Overton	2	Nicholas Triantafyllidis	2	Peter Padro	2
Jonathan Collins	3	Angel Caridad	2	Viktoriya Khyzha	2	Peter Padro	2	Nicholas Velasquez Romero	2	Timothy Pittman	2
Lety Gamero	3	David Carpenter	2	Drew Kier	2	Timothy Pittman	2	Joy Vann-Austin	2	Daniel Prinzo	2
Jenna Grula	3	Kyiana Celmer	2	Dejan Kukolj	2	Daniel Prinzo	2	Ransey Vazquez	2	Daniel Ramirez	2
Luis Sanchez Alvarez	3	Nicholas Chuma	2	Nicholas Llewellyn	2	Daniel Ramirez	2	Edgar Velasquez Romero	2	Daniel Rodriguez Mendoza	2
Jessica Santamarina	3	Joseph Crivelli	2	Ana Lozada	2	Daniel Rodriguez Mendoza	2	Anthony Wilcox	2	Caitlin Roth	2
Melinda Skinner	3	Derrick Davenport	2	Johnny Ly	2	Caitlin Roth	2	Kendall Wilson	2	Asa Rowe	2
Felix Villasmil Briceno	3	Bethany Evans	2	Justin Maska	2	Asa Rowe	2			Gregory Rudolph	2
Chilynn Acevedo	2	Isaac Foster	2	Belinda McCoy	2	Gregory Rudolph	2			Roberto Samano Diaz	2
Justin Adams	2	Fouad Gerges	2	Amy Merkin	2	Roberto Samano Diaz	2				

TOP RECRUITING AGENTS** YTD

TOTAL LEGACY RECRUITERS: 1,688

TOTAL LEGACY RECRUITS: 2,907

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Astrid Castrillon	42	Travis Kovach	8	Derek Foore	6	Luis Calderon Welman	5	Beau Minnick	5	Beau Minnick	5
Gregory Rudolph	19	David Carpenter	7	Yelineth Godoy Latuff	6	Nixandra Caraballo	5	Mariana Morales	5	Mariana Morales	5
Adam Wheeler	16	Katherine Cogollo	7	Jenna Grula	6	Meredith Carrier	5	Julian Navalta	5	Julian Navalta	5
Ryan Fickert	14	Bethany Evans	7	Mario Hajro	6	Shawntae Collins	5	Austen Oakes	5	Austen Oakes	5
Carmen Pena Guedez	12	Maria Hernandez	7	Marsei Hogan	6	Nairobi Contreras	5	Anizabeth Parra Gonzalez	5	Anizabeth Parra Gonzalez	5
Christina Shanno Baldwin	12	Jay Maska	7	Cody Langston	6	Ethan Cooper	5	David Ramirez-Benitez	5	David Ramirez-Benitez	5
Alma Lozano	11	Mac Massengill	7	Judith Lopez	6	Stephen Davis	5	Rita Rider	5	Rita Rider	5
Jessica Santamarina	11	Sherrie McCarty	7	Johnny Ly	6	Mavrick Fredericks	5	Ashley Rust	5	Ashley Rust	5
Arthur Thomas	10	Michael McKiernan	7	Melinda Skinner	6	Armita Ghalandar	5	Aubre Rustad	5	Aubre Rustad	5
Alexis De Santi	9	Maria Montoya	7	Michelle Speciale	6	Daryl Graham	5	Hugo Tigreera Gamboa	5	Hugo Tigreera Gamboa	5
Morgan Luptak	9	Tyler Sevilla	7	Havis Alvarado	5	Sierra Hartwig	5	Blake Tomblin	5	Blake Tomblin	5
Mallory Smith	9	Ransey Vazquez	7	Tiffany Babin-Washington	5	Mitchell Jeremiah	5	Jeffrey Tucker	5	Jeffrey Tucker	5
Taulant Bane	8	Felix Villasmil Briceno	7	Heddy Bahena Reyes	5	Sakawat Jibrán	5	Megan Yakiemchuk	5	Megan Yakiemchuk	5
Jhon Escauriza Contreras	8	Fernando Coiran	6	Mark Bernsdorff	5	Zachery Kertulis	5	Youssef Yassine	5	Youssef Yassine	5
Channing Gardner	8	Matthew Conrad	6	London Burnett	5	Peter Kwiatkowski	5				

▼ By Number of Legacy Recruits. Top Legacy Recruiting Agents listed have at least 2 Legacy Recruits.
 ● Spotlight will picture the top 5 Legacy Recruiting Agents based on number of Legacy Recruits. Spotlight may picture more or less than 5 in case of a tie.
 ■ The number of YTD Legacy Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Globe Life Achievement Award eligibility due to the counts being calculated differently.

LEGACY RECRUITING CLUB

MEMBERS

— By Number of Eligible Legacy Recruits*



Taulant Bane
Dustin Venekamp
26 Recruits
PLATINUM



Johnny Ly
Giglione-Ackerman
26 Recruits
PLATINUM



Shawntae Collins
AO
15 Recruits
GOLD



Daniel Foore
S-S-Parks-Salvaggi
15 Recruits
GOLD



Jennylyn Militante-Radnoty
Steve Friedlander
15 Recruits
GOLD



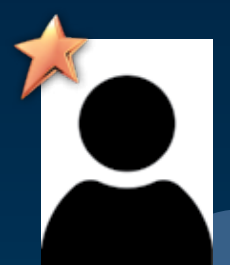
Erin Egyud
Simon Arias
12 Recruits
SILVER



Jonathan Jones
Corey Neff
10 Recruits
SILVER



Jean M Joseph
Tom Williams
10 Recruits
SILVER



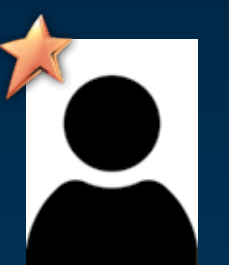
Jhon Escauriza Contreras
Fort Worth Latino Division
8 Recruits
BRONZE



Derrick Davenport
Michael Vasu
6 Recruits
BRONZE



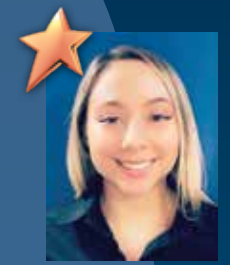
Fouad Gerges
Satti-Kanaan
6 Recruits
BRONZE



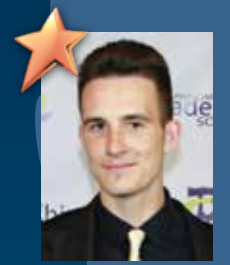
Jay Maska
Arias-Dlabik
6 Recruits
BRONZE



Felix Villasmil Briceno
Richardson Latino Division
6 Recruits
BRONZE



Chilynn Acevedo
Fisher-Zuzick
5 Recruits
BRONZE



Michael Botond
AO
5 Recruits
BRONZE



Luis Calderon Welman
Hemerson Gonzalez
5 Recruits
BRONZE



Nicholas Chuma
S-S-Bendure-Hartwig
5 Recruits
BRONZE



John Collins
AO
5 Recruits
BRONZE



Katie Mitchell
Simon Arias
5 Recruits
BRONZE

*A Legacy Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP



MGA WINNERS		
CATEGORY	NAME	SGA
I	Zach Otto	Sabrina Lloyd
	Joshua Olin	AO
II	Darrell Asbell	AO
	Eric Thompson	SS-Parks-Salvaggi
III	Duane Shaw	Sabrina Lloyd
	Michael Romero	Mat Hart
IV	Brody Maughan-Evanson	Simon Arias
V	Aaron Piotrowski	Sabrina Lloyd
VI	Patrycja Grudzinska	Sabrina Lloyd
VII	Robert Park	AO
VIII	Mark Bernsdorff	Simon Arias
IX-X	Duni Olusegun	James Cunningham
XI-XIV	Saury Espailat	Ryan Bisanz
XV-XVIII	Jeffrey Hudson	Zach Hart
Rookie	Jorge Caridad	Fort Worth Latino Division
	Taulant Bane	Dustin Venekamp

RGA WINNERS		
CATEGORY	NAME	SGA
I	Robert Janev	Sabrina Lloyd
	Bobby Gujral	AO
II	Zach Otto	Sabrina Lloyd
	Emmanouil Paragiou	SS-Parks-Salvaggi
III	Tahis Quintero Bonilla	Jesus Romero
	Ashley Clarke	Ernest Powell
IV	Romal Omid	Mat Hart
	Joseph Tomanovich	AO
V	Scott Wheeler	Satti-Kanaan
VI	Angel Contreras	Hemerson Gonzalez
VII	Mario Hajro	AO
VIII	Adam Kidikas	Josh West
IX	Brandon Baker	Travis Moody
X	John Vacca	Tommy Vena
XI	Astrid Castrillon	Hemerson Gonzalez
XII-XIII	Alexis Naranjo	Jesus Romero

CONTEST WINNERS

CONGRATULATIONS TO THE 2021 WORLD SERIES CONTEST WINNERS!

CONTEST WINNERS will be flown into DFW to attend a Texas Rangers game in September 2021 in the Corporate Suite at the new Globe Life Field with Steve, David and Dom.

THE CALL THAT *Changes You*



Mike Laramie
Division Vice President of Quality Business

Looking back on my days in the field, I remember the numerous calls, appointments, and no-shows. I think about all those miles driven, the meals on the run, and the countless man-hours I put in, trying to do everything I could for my clients, hoping I could make a significant change in their lives.

Thinking about everything I put into this career, I know for certain it was all worth it. Did I make my mark and impact my clients? Did I bring about a positive change on the worst day of their lives? I say 'yes'! What we do impacts people's lives every single day. And while each day in our routine can be life-changing for the people we serve, one client, in particular, stands out in my memory as the claim that changed *me*.

It was 2005, and I had set an appointment with a Union brother one Saturday morning. He had two young children and loved the benefits, so he was happy to buy a policy. I

submitted the paperwork (back then it was all paper applications) and afterward didn't give it any special thought.

Not too long after writing the policy, I received a call that sent chills down my spine. The client's wife had called to tell me he was in a tragic accident at work and had been crushed by a pallet as it was being raised in the air. He died right there on the job site.

After meeting with his wife and helping her file the claim, she had no idea the amount she was going to receive until the check came in the mail. My client's family and his two children received more than \$185,000. His wife broke down knowing that money was going to send her children to college and help provide for the family for years to come.

So if you ever wonder if you're making an impact, just by doing what you do, the answer is yes. You're there for your clients at their darkest moments. You're there for their family while they're trying to put the pieces back together. You help leave a legacy for future generations. And you do all of this while providing long-term renewals for you and your family.

If you haven't been with AIL-NILICO long enough to realize what an impact you make, just wait. The importance of what you do won't

hit home until you get that call. And when you do, you'll not only understand your role, you'll appreciate just how much your work matters.

"So if you ever wonder if you're making an impact, just by doing what you do, the answer is yes."

As we reflect this month on why we do what we do, keep a couple of things in mind: **#THRIVE** and **#MAKEANIMPACT**. If you're out there giving it your best, I promise those are two things you're sure to experience firsthand. ☺

RUSSELL WILSON



“ALWAYS PERSEVERE, ALWAYS HAVE A GREAT PERSPECTIVE, AND ALWAYS HAVE A GREAT PURPOSE IN YOUR LIFE.”

—RUSSELL WILSON

The **BUSINESS** ATHLETE

By Chris Hintz
RGA (AO)



Something that has always fascinated me is the comparisons that can be made between sports and business; how closely they resemble each other. Many people play sports and even more are in the business world. **TO GET TO THE TOP, BE A PERFORMER, CONSISTENTLY SEEMS TO BE A SIMILAR ROAD.**

Super Bowl champion Russell Wilson, playing in back-to-back Super Bowls, 8 Pro Bowl selections, most wins ever by a QB in the NFL in his first 9 seasons. This all sounds good to look back on; however, just like in business, it wasn't an easy road. People will always say, "I want to be like him," but the question is, **"ARE YOU WILLING TO DO WHAT HE DID TO GET THERE?"**

Wilson's accomplishments are incredible, but so is the path that got him there. Like many of us, **HE WAS TOLD HE COULDN'T DO IT** by the very people who were supposed to support and push him to be his best. Was this because they wanted to "protect" him from the harsh world of professional sports? Was it because they wanted to manage expectations and not allow him to get his hopes up? Regardless, it's what I believe **EVERYONE GOES THROUGH TO GET TO THE TOP.**

Someone somewhere along the way will tell you that you can't, will tell you that you don't have what it takes, will tell you to take the more conventional road. Just like Wilson's coaches did in college.

That wasn't the only heartbreak. Imagine your dreams being minimalized, being told you're too short, you're not big enough, or have the skills to make it. In our business lives, I look at this in the same way as people saying, it's too risky, don't do 100% commission, it's too hard, do something more "normal." Thankfully, Wilson was motivated by this. Instead of listening to the negativity, he heard the voice of his father, who passed away two years before he was even drafted 75th overall in the 3rd round by the Seattle Seahawks.

His father always told him, **"DREAM BIG, DON'T LET ANYONE'S DOUBTS GET IN YOUR WAY."** Wilson said his dad always told him "Why not you?"

With this in mind, Wilson decided to not get outworked, to overcome statistics against him, and become one of the greatest quarterbacks to play the game. He focused his sights on one thing and that was to **BECOME THE BEST.**

When I think about greatness in anything — academics, athletics, or in a career — I believe everyone who is in that spot has had to go through things that most aren't willing to go through. They have had to **OVERCOME ADVERSITY, TRAGEDY, AND BEAT THE ODDS.**

If I can share any advice that I've learned from my journey, it would be the same thing Russell Wilson has learned:

DON'T LET ANYONE TELL YOU THAT YOU CAN'T. Make a decision to be the best and work for it. It is not going to be easy; if it was everyone would do it. 'SuperBowl champ' has a nice ring to it. As Wilson says, its about the next one. Keep working! 🙌

“EVERY SETBACK HAS A MAJOR COMEBACK.”

— RUSSELL WILSON



Photo Credit: Larry Maurer, CC BY 2.0 <<https://creativecommons.org/licenses/by/2.0/>>, via Wikimedia Commons



TELL US how you relate sports or a sports figure to your career and life. If you see parallels between sports or sports figures and the AIL/NILICO life, submit your story of 500 words or less to LCFry@aillife.com. If your story is selected, we'll give you a byline and feature your photo along with the article in a future issue of *Spotlight*.

VIBRA LATINA

WINNING!

Second consecutive
BEST MONTH in a row!

Sales

- Best July in Company History!
- \$28,066,204 Net ALP
- 2.65% Growth over July 2020
- 11.06% YTD Growth

Recruiting

- 1,466 New Associates
- 5.2% YTD New Associate Growth

Quality/Reinstatements

- 1,837 Reinstatements
- 1,009 Reopens
- 2,846 Total Policies Conserved
- 84.66% Persistency – Highest in Company History!
- 64.5% 13-Month Retention – 2nd Highest in Company History!
- 779.5% 4-Month Retention – Highest in Company History!

Public Relations

- 10,393 ORI Leads Received
- 8% Increase over July 2020

El Mercado Latino en American Income Life y National Income Life

Como Latinos, cuando decidimos emigrar hacia nuevos horizontes, nos encontramos con una gran incógnita: cómo vamos a obtener un buen estilo de vida, una carrera, una vida para nuestras familias y hasta dónde podemos llevar nuestras metas personales. Crear un impacto positivo en la sociedad es muy importante para nosotros, incluso si somos primera generación en un país nuevo o descendientes de inmigrantes.

Afortunadamente, para quienes leen este artículo en este momento, hemos tenido la oportunidad de disfrutar de una de las mejores oportunidades al trabajar con American Income Life y National Income Life. Cada día tenemos la oportunidad de ayudar a la compañía a lograr los objetivos de producción y reclutamiento, que eventualmente conducen al crecimiento general de nuestra organización. El impacto que podemos generar se refleja en varias áreas:

- **En la vida de nuestros clientes.** Tenemos el privilegio de poder ayudar a asegurar el futuro financiero de las familias a las que ofrecemos cobertura con nuestros productos.
- **En nuestras oficinas locales.** Podemos aumentar la prima neta anualizada y así ayudar al crecimiento y la productividad.
- **En el área de reclutamiento.** No solo aumentamos el número de productores de AIL-NILICO, sino que también impactamos la vida financiera de las personas que se unen a nuestra organización. ¡El milagro de las renovaciones es real!

Como comunidad Latina dentro de la compañía, debemos continuar contribuyendo al crecimiento de AIL-NILICO aumentando el número de agentes, gerentes y directores. El futuro nos ofrece nuevas oportunidades y debemos aprovecharlas a medida que seguimos creciendo. Nuestros líderes están enfocados en el futuro de usted como agente y Vibra Latina continúa estando presente en American Income Life y National Income Life. Somos parte de la visión de crecimiento y prosperidad de la Compañía. ¡PROSPEREMOS! 🌟



Vemos una tremenda oportunidad en el mercado Latino. AIL/NILICO busca MGAs y GAs Latinos que deseen seguir la Trayectoria profesional de SGA. Si usted está interesado, hable con su SGA, después envíe un correo electrónico a futuresga@aillife.com

The Latin Market in American Income Life and National Income Life

As Latin people, when we decide to emigrate to new horizons, we find ourselves with one of the biggest unknowns: how we are going to provide ourselves with a good lifestyle, a career, a life for our families, and how far we can take our personal goals. Creating a positive impact on society is very important to us, whether we are first generation in a new country or descendants of immigrants.

Fortunately for those reading this article at this time, we have had the opportunity to enjoy one of the greatest opportunities by working with American Income Life and National Income Life. Each day, we have the opportunity to help the company achieve production and recruitment objectives, which eventually lead to the overall growth of our organization. The impact we can make is reflected in several areas:

- **In the lives of our clients.** We are privileged to be able to help ensure the financial future of families to whom we provide coverage with our products.
- **In our local offices.** We can increase net annualized premium, and this helps with growth and productivity.
- **In the area of recruitment.** We not only increase the number of AIL-NILICO producers but we also impact the financial life of the people who join our organization. The miracle of renewals is real!

As a Latin community within the company, we must continue to contribute to the growth of AIL-NILICO by increasing the agent count, managers, and directors. The future holds new opportunities for us, and we must take advantage of them as we continue to grow. Our leaders are focused on your future as an agent and Vibra Latina will continue to be present in American Income Life and National Income Life. We are part of the Company's vision of growth and prosperity. **THRIVE!** 🌟



We see tremendous opportunity in the Latino market. AIL/NILICO is looking for Latino MGAs and GAs who want to pursue the SGA Career track. **If you are interested, speak to your SGA, then send an email to futuresga@Allife.com**



By **Diego R Arango**
Sales Director



Jesus Romero

LATIN LEADER OF THE MONTH

- Orgullosamente nacido en Venezuela donde adquirió sus estudios y se graduó como Licenciado en Administración y Contaduría, con estudios de postgrado en Finanzas, Gerencia e Impuestos. Parte de su desarrollo profesional incluye trabajar como Coach Motivacional, y Conferencista en las áreas de desarrollo personal y profesional, gerencia estratégica y liderazgo organizacional.
- Felizmente casado y padre de dos hijos.
- Comenzó su carrera con AIL en octubre 2017 en Miami, FL.
- En 2019 se convirtió en SGA en Houston, TX

"Ayer éramos un sueño, Hoy somos una realidad."

- Proudly born in Venezuela where he graduated as a Bachelor of Administration and Accounting, postgraduate studies in Finance, Management and Taxes. Part of his professional development includes working as a Motivational Coach, Speaker in the areas of personal and professional development, strategic management, and organizational leadership.
- He is happily married and the father of two children.
- He began his career with AIL in October 2017 in Miami, FL.
- 2019 he became SGA in Houston, TX

"Yesterday we were a dream, Today we are a reality."

VETERAN PRODUCER



1
DANA MARTIN GONZALEZ
MIAMI, FL

ROOKIE PRODUCER



1
JONATHAN SULTAN LEVY
MIAMI, FL

SA



1
CARLOS BARRETO BERMUDEZ
RICHARDSON, TX

GA



1
LUBRASKA IGUARO
HOUSTON, TX

VETERAN MGA



1
MAYRA ROBLES
HOUSTON, TX

ROOKIE MGA



1
LUIS VELASQUEZ
HOUSTON, TX

RGAs



1
ALEXIS NARANJO
HOUSTON, TX

TOP LATINO MARKET VETERAN INDIVIDUAL PRODUCERS: JULY

Rank	Net ALP	NTG	RET	MGA	SGA
1	Dana Martin Gonzalez	\$12,984	93.3		Beto Quintero
2	Roxie Soto	\$8,769	91.2	Roxie Soto	Beto Quintero
3	Klyo Vidal	\$6,379	73.9		Beto Quintero
4	Diego Vargas	\$6,056	78.6	Daniel Pacheco	Beto Quintero
5	Amanda Urdaneta	\$5,348	88.8	Alfredo Garcia	Beto Quintero

TOP LATINO MARKET ROOKIE INDIVIDUAL PRODUCERS: JULY

Rank	Net ALP	NTG	RET	MGA	SGA
1	Jonathan Sultan Levy	\$36,187	96	Susana Al Choufi Naim	Hemerson Gonzalez
2	Epifania Segovia Barreto	\$27,448	100	Jean Romero Capote	Jesus Romero
3	Andrea Caridad Perez	\$26,336	95	Jorge Caridad	Fort Worth Latino Division
4	Jhon Escauriza Contreras	\$22,976	100	Jorge Caridad	Fort Worth Latino Division
5	Yrmaly Lopez	\$22,910	97	Norvi Belisario	San Antonio Latino Division

TOP LATINO MARKET SUPERVISING AGENTS: JULY

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Carlos Barreto Bermudez	\$87,857	\$91,889	100	Helgi Bistochett Navarro	Richardson Latino Division
2	Leonard Garcia Sanoja	\$47,457	\$54,775	96	Susana Al Choufi Naim	Hemerson Gonzalez
3	Juan Guzman Aular	\$39,565	\$52,232	100	Luis Velasquez	Jesus Romero
4	Nancy Djendji	\$33,912	\$55,128	100	Jean Romero Capote	Jesus Romero
5	Yxel Yanes Yradi	\$27,444	\$46,575	100	Tahis Quintero Bonilla	Jesus Romero

TOP LATINO MARKET GENERAL AGENTS: JULY

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Lubraska Iguaro	\$83,059	\$102,449	98	Luis Velasquez	Jesus Romero
2	Elmar Salas Velasco	\$64,844	\$92,739	97	Tahis Quintero Bonilla	Jesus Romero
3	Angel Caridad	\$63,196	\$91,995	100	Jorge Caridad	Fort Worth Latino Division
4	Maria Chacinpino	\$58,678	\$69,119	74.1	Susana Al Choufi Naim	Hemerson Gonzalez
5	Axel Carrasquel	\$50,095	\$56,600	100	Jorge Caridad	Fort Worth Latino Division

TOP LATINO MARKET VETERAN MASTER GENERAL AGENTS: JULY

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Mayra Robles	31.1%	\$42,606	\$32,496	75.1	Gonzalez-Vasu

TOP LATINO MARKET ROOKIE MASTER GENERAL AGENTS: JULY

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Luis Velasquez	381.2%	\$122,948	\$32,250	96	Jesus Romero
2	Helgi Bistochett Navarro	331.4%	\$106,885	\$32,250	94	Richardson Latino Division
3	Susana Al Choufi Naim	310.7%	\$100,199	\$32,250	76.6	Hemerson Gonzalez

TOP LATINO MARKET REGIONAL GENERAL AGENTS: JULY

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Alexis Naranjo	461.9%	\$181,225	\$32,250	94	Jesus Romero
2	Mayra Robles	11.1%	\$36,102	\$32,496	75.1	Gonzalez-Vasu

TOP LATINO MARKET VETERAN INDIVIDUAL PRODUCERS: YTD

Rank	Net ALP	NTG	RET	MGA	SGA
1	Dana Martin Gonzalez	\$93,014	93.3		Beto Quintero
2	Diego Vargas	\$57,743	78.6	Daniel Pacheco	Beto Quintero
3	Victor Romero	\$51,585	82.4	Doris Martinez Garcia	Beto Quintero
4	Leonardo Alsina	\$46,780	77.5	Sergio Carta	Beto Quintero
5	Amanda Urdaneta	\$45,544	88.8	Alfredo Garcia	Beto Quintero

TOP LATINO MARKET ROOKIE INDIVIDUAL PRODUCERS: YTD

Rank	Net ALP	NTG	RET	MGA	SGA
1	Nancy Djendji	\$108,234	100	Jean Romero Capote	Jesus Romero
2	Larry Perez Rodriguez	\$95,857	100	Solgeis Cardozo Mijares	Hemerson Gonzalez
3	Roger Tovar	\$89,490	98	Jorge Caridad	Fort Worth Latino Division
4	Noris Dominguez Ramirez	\$89,025	99	Jean Romero Capote	Jesus Romero
5	Oliany Matos Abella	\$81,255	84.1	Alfredo Garcia	Beto Quintero

TOP LATINO MARKET SUPERVISING AGENTS: YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Juan Guzman Aular	\$179,175	\$213,373	100	Luis Velasquez	Jesus Romero
2	Carlos Barreto Bermudez	\$168,080	\$177,976	100	Helgi Bistochett Navarro	Richardson Latino Division
3	Yelitza Dominguez	\$122,631	\$228,641	99	Jean Romero Capote	Jesus Romero
4	Patricia Cinquemani	\$115,632	\$141,083	94	Susana Al Choufi Naim	Hemerson Gonzalez
5	Karem Cogollo	\$112,846	\$208,056	100	Norvi Belisario	San Antonio Latino Division

TOP LATINO MARKET GENERAL AGENTS: YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Nafic Djendji Abdel Khalek	\$391,398	\$779,621	98	Jean Romero Capote	Jesus Romero
2	Taleb Jammoul Hajali	\$338,151	\$634,954	93		Beto Quintero
3	Lubraska Iguaro	\$292,220	\$341,469	98	Luis Velasquez	Jesus Romero
4	Maria Chacinpino	\$250,235	\$364,517	74.1	Susana Al Choufi Naim	Hemerson Gonzalez
5	Elmar Salas Velasco	\$233,770	\$374,739	97	Tahis Quintero Bonilla	Jesus Romero

TOP LATINO MARKET VETERAN MASTER GENERAL AGENTS: YTD

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Mayra Robles	22.4%	\$248,628	\$203,117	75.1	Gonzalez-Vasu

TOP LATINO MARKET ROOKIE MASTER GENERAL AGENTS: YTD

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Jean Romero Capote	330.3%	\$745,732	\$225,750	73.9	Jesus Romero
2	Jorge Caridad	256.3%	\$578,577	\$225,750	96	Fort Worth Latino Division
3	Luis Velasquez	226.9%	\$512,230	\$225,750	96	Jesus Romero

TOP LATINO MARKET REGIONAL GENERAL AGENTS: YTD

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Alexis Naranjo	4279.4%	\$926,853	\$21,164	94	Jesus Romero

September is Life Insurance Awareness Month. Here's what you need to know about life insurance, straight from the LIMRA and Life Happens 2021 Insurance Barometer Study:



52% of American adults own some form of life insurance coverage, a decline of two points from 2020. This marks the lowest level of ownership to date.

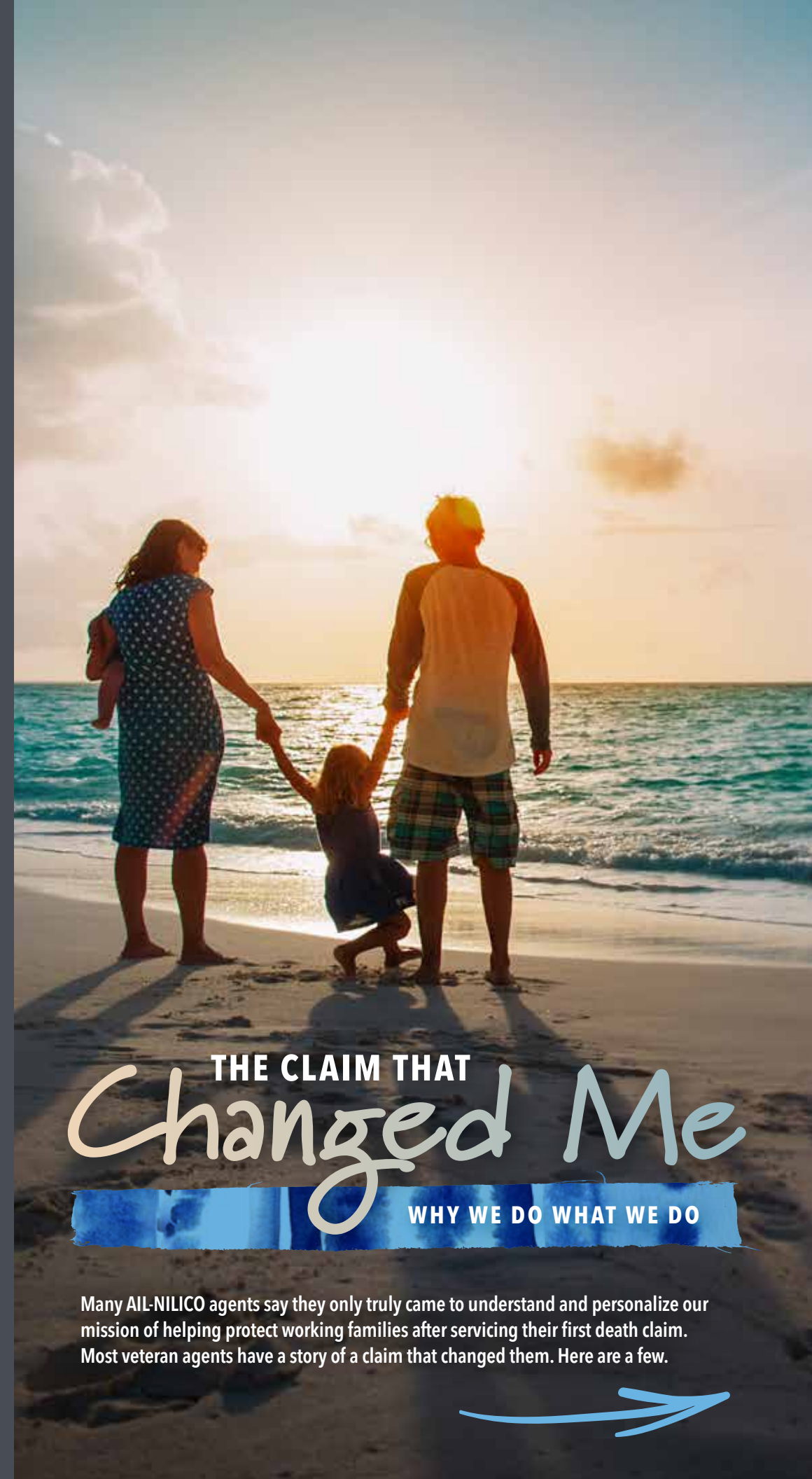


31% of consumers stated that they were more likely to buy life insurance due to the COVID-19 pandemic.

Top Reasons to Own Life Insurance:

- 1. Covering burial and other final expenses **48%**
- 2. Help replacing lost wages or the income of a wage earner **35%**
- 3. Transferring wealth or providing inheritance **33%**
- 4. Paying off mortgage **31%**
- 5. Employer provided life insurance **29%**
- 6. Supplementing retirement income **29%**
- 7. Pay for estate taxes or create estate liquidity **23%**

Source: LIMRA, 2021 Insurance Barometer Study, 2021.



THE CLAIM THAT Changed Me

WHY WE DO WHAT WE DO

Many AIL-NILICO agents say they only truly came to understand and personalize our mission of helping protect working families after servicing their first death claim. Most veteran agents have a story of a claim that changed them. Here are a few.



"One of my most memorable stories is the one from a family that I had the privilege to visit, a beautiful family, very kind. I was grateful to have had the opportunity to bless them with good protection, including cancer insurance. Nothing is more satisfying than knowing a family is well prepared for better or for worse in the future."

Three months later, I was contacted by the family with the news that the mom had been diagnosed with breast cancer. I gave them my best advice, to continue with the policy, and they did. Thankfully, after one year of fighting her battle, she won.

I shared the family's sadness when the mom was ill, but I felt grateful that even if the worst would have happened, the family would have help with the expenses. I am very passionate about my job. It allows me to help people through the lowest times and prepare them for whatever happens in the future."

— Astrid Gomez-Castrillon (Gonzalez)

"My customer passed away after being transported by helicopter from the island of Kailua-Kona to the island of Oahu, which has better care resources. Her husband and children jumped on a plane and hurried over to Oahu; unfortunately, she passed away before they could get to the hospital."



The husband called me and explained that he did not have his AIL folder nor his policies or the Freedom of Choice Certificate because of their hurry to get to Oahu. He wanted to arrange a small funeral on Oahu because his wife had family there. He wanted to have another funeral in Kailua-Kona with other family members.

I gave him the customer service number and policy information. I instructed him that he would make contact with any funeral director on Oahu and that funeral director would make arrangements with another one in Kailua-Kona (transferring of the body). Then they would provide a price for the arrangements.

Everything worked out great even though he did not have his folder, policies, or the Freedom of Choice Certificate with him."

— Kevin Ishikane (AO)

"My field trainer, Dan Walton collected a referral from a sale while we field training together. That referral led me to a man named Ricky who was a custodian at Ohio State University. He and his wife, Amy, had three children. They didn't make much money but they understood the value of life insurance."



I set up a non-inflation policy on Ricky as the primary breadwinner. After discussing their concerns with affordability we decided to put \$8,519 in whole life coverage (FOC) on Amy with a \$50,000 ADB benefit.

About a year later, I received a call from Ricky. The day before, Amy had died instantly in a one-car accident on an icy road.

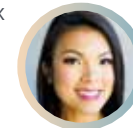
What changed for me that day was the realization that a small funeral benefit wouldn't have solved big problems for Ricky. The Freedom of Choice took care of the first bill after she died. Adding the ADB rider allowed Ricky to take care of other critical needs.

From that day forward, even with low-income families, I focused on max protection for minimum expense. That additional \$50,000 benefit paid to Ricky allowed him to pay for child care so he could continue to work and provide for his family. Since this claim, I have added the ADB rider to virtually every policy I set up, referencing how much it helped Ricky when he lost Amy.

Today, Ricky's original policies are still in force and he's added a second, larger policy on himself."

— Orby Kelley (SSBH)

"A few years ago, I did a door knock on a lapsed policy. The address and phone number on file belonged to the ex-mother-in-law, who gave me the client's correct phone number. I finally tracked her down in another city to reinstate her. During our appointment, she asked if her older son was covered. He was previously covered under the child rider policy, but for whatever reason, they never did the conversion when he turned 21, so he was uninsured. I set him up with a \$50,000 whole life and \$100,000 ADB that night."



About a year later, the policies lapsed again, so I had to track them down again. The mom hadn't worked for months and was behind on her payment. Between the APL and redating, I was able to reinstatement them again.

A few months later, I got a text from her, saying her son was missing. A couple of weeks later, I got the news that he had gotten run over by a van and

later died at the hospital. He didn't have his wallet or phone on him so he was unidentified for days. When we paid the claim, not only did my client pay off the debt that she incurred from this tragedy but she was able to buy a house outside of Los Angeles for her and her younger son.

This story reminds us of how valuable and our business is significant. I think about the sequence of events, how it all started from that one door knock 90 miles away from where she lived. The thought of it being more trouble than it was worth had crossed my mind, especially when her policies lapsed a second time, but this is what I signed up to do. Just doing my job made a life-changing difference for her and her family. It has taught me to advise my clients to insure everyone, regardless of their age, and there is no better time to do it than NOW."

— Lily Sakai (Cohen-Velasquez)



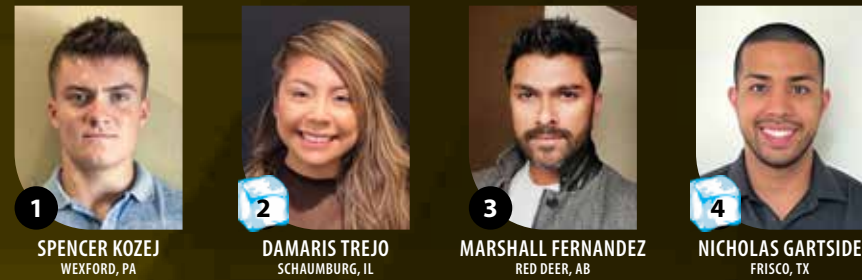
"In July of 2018, I was in the field doing door knocks and finally caught this family I had been chasing for 8 months to do a policy review. They had never answered

my phone calls, answered the door, never returned phone calls from door hangers. Something told me not to give up on this lead. I finally caught the woman on a Saturday afternoon at 4:30 as she was walking out the door.

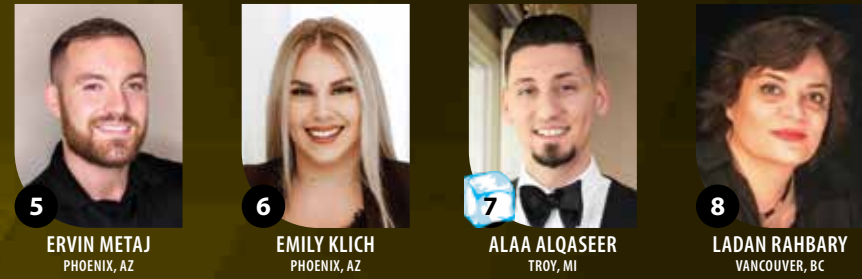
She said part of the reason I had such a hard time connecting was she had been working doubles at the post office trying to maintain the family home after her husband passed away in 2016. She didn't have time to talk as she was on her way to work, said she would call me when she was available, and abruptly closed the door. When I got home, I looked at her paperwork more closely and saw that her husband still had an active policy.

Monday morning, the Home Office verified the policy was still active – she had never filed the claim. I couldn't drive to her house fast enough on Monday evening! The most coincidental part of the story? It was exactly two years to the day that her husband had gone into the hospital with cancer. I told my client that American Income would be sending her a check for \$89,560.32. She didn't even know her husband had bought the policy, which is proof that what someone doesn't know can hurt them."

— Denny Snyder (AO)



1 SPENCER KOZEJ WEXFORD, PA
2 DAMARIS TREJO SCHAUMBURG, IL
3 MARSHALL FERNANDEZ RED DEER, AB
4 NICHOLAS GARTSIDE FRISCO, TX



5 ERVIN METAJ PHOENIX, AZ
6 EMILY KLICH PHOENIX, AZ
7 ALAA ALQASEER TROY, MI
8 LADAN RAHBARY VANCOUVER, BC



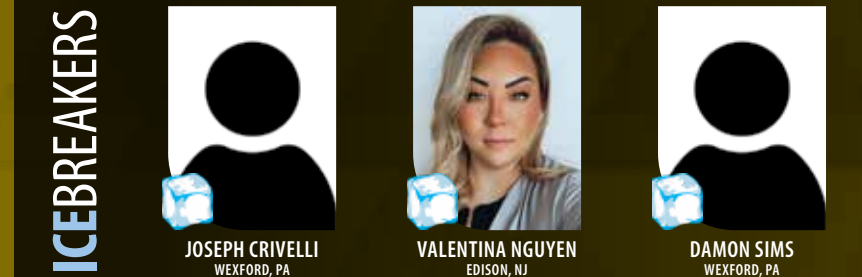
9 ADRIAN BENDO PHOENIX, AZ
10 JONATHAN SULTAN LEVY MIAMI, FL
11 SHARON POTTER SCHAUMBURG, IL
12 MICHAEL MALONEY WEXFORD, PA



13 MATTHEW AGNETTI TEMPE, AZ
14 KEMAR THOMPSON LOMBARD, IL
15 SCOTT WHITFORD WILMINGTON, DE
16 EVAN LEE ALTAMONTE SPRINGS, FL



17 SAVANNAH SCHIPMAN LOMBARD, IL
18 PETER BARANY RENTON, WA
19 CARSON COADY BARRIE, ON
20 KIMBRIA BRACEY JACKSON, MS



ICEBREAKERS
18 JOSEPH CRIVELLI WEXFORD, PA
19 VALENTINA NGUYEN EDISON, NJ
20 DAMON SIMS WEXFORD, PA

JULY

Rank	Net ALP	NTG	RET	MGA	SGA
1	Spencer Kozej	\$71,415		81.8	Mark Bernsdorff Simon Arias
2	Damaris Trejo	\$57,244	96		Zach Otto Sabrina Lloyd
3	Marshall Fernandez	\$55,299	97		Alon Barnur AO
4	Nicholas Gartside	\$53,625	97		Mark Neilson AO
5	Ervin Metaj	\$53,032		90.4	Taulant Bane Dustin Venekamp
6	Emily Klich	\$46,229	94		Brandon Hughes Dustin Venekamp
7	Alaa Alqaseer	\$44,491	100		Ian Rouleau Zach Hart
8	Ladan Rahbary	\$42,094		92.5	Bruce Viaje AO
9	Adrian Bendo	\$39,670	99		Taulant Bane Dustin Venekamp
10	Jonathan Sultan Levy	\$36,187	96		Susana Al Choufi Naim Hemerson Gonzalez
11	Sharon Potter	\$33,827	98		Patrycja Grudzinska Sabrina Lloyd
12	Michael Maloney	\$32,250	90		Brody Maughan-Evanson Simon Arias
13	Matthew Agnetti	\$31,763		73.9	David Carpenter Dustin Venekamp
14	Kemar Thompson	\$31,117	88		Dylan Jackson Arias-Dlabik
15	Scott Whitford	\$30,807		79.5	Saury Espailat Ryan Bisanz
16	Evan Lee	\$30,014	92		Joe Lewo Henderson-Locker
17	Savannah Schipman	\$29,322	99		Conner White Arias-Dlabik
18	Peter Barany	\$29,242		74.0	Peter Barany AO
19	Carson Coady	\$28,551	98		Jessica Davis AO
20	Kimbria Bracey	\$28,333		76.6	Ashley Clarke Ernest Powell
21	Epifania Segovia Barreto	\$27,448	100		Jean Romero Capote Jesus Romero
22	Joseph Crivelli	\$27,242	100		Brody Maughan-Evanson Simon Arias
23	Valentin Paraian	\$26,874	94		Taulant Bane Dustin Venekamp
24	Christopher Gilbert	\$26,702	86		Jeremiah Russin Simon Arias
25	Andrea Caridad Perez	\$26,336	95		Jorge Caridad Fort Worth Latino Division
26	Marvelie Sanchez	\$26,038	91		Joseph Tomanovich AO
27	Fabian Wilson	\$25,831	83		Lisa Lawrence Tom Williams
28	Noah Vongunden	\$25,711	98		Mark Bernsdorff Simon Arias
29	Anthony Williams	\$25,256		85.1	Ryan Crawford Simon Arias
30	Anna Mirzaee	\$25,135		85.2	Mark Banks Cohen-Velasquez
31	Bruno Nuro	\$25,008	90		Taulant Bane Dustin Venekamp
32	Brady Thompson	\$24,981	100		Elijah Brown Andre McCallum
33	Chetna Vats	\$24,773	90		Bruce Viaje AO
34	Cross Steplowski	\$24,733	89		Jenna Grula Simon Arias
35	Mariana Morales	\$24,504	95		Kendall Wilson Sabrina Lloyd
36	Michael Schulze	\$24,346	90		Joe Lewo Henderson-Locker
37	Anthony Brown	\$24,185	96		Britton Costa Simon Arias
38	Brent Henderson	\$23,936	84		Jeremiah Russin Simon Arias
39	Chayson Williams	\$23,647		81.7	Darrell Asbell AO
40	Connor O'Donnell	\$23,214		86.1	Arturo Romero S-S-Parks-Salvaggi
41	Gahad Sulieman	\$23,120	98		Taulant Bane Dustin Venekamp
42	Jhon Escauriza Contreras	\$22,976	100		Jorge Caridad Fort Worth Latino Division
43	Yrmaly Lopez	\$22,910	97		Norvi Belisario San Antonio Latino Division
44	Danny Souri	\$22,758		78.4	Zach Otto Sabrina Lloyd
45	Christina Babcock	\$22,641		82.8	Timothy Bugge Simon Arias
46	Anthony Dell'anno	\$22,448	100		Taulant Bane Dustin Venekamp
47	Luis Chaumer	\$22,014	100		Luis Velasquez Jesus Romero
48	Ashley Mysza	\$21,860		89.6	John Vacca Tommy Vena
49	Sophia Anderson	\$21,840	96		Taulant Bane Dustin Venekamp
50	Laura Chavez	\$21,504	92		Daniel Perkins AO

YTD

Rank	Net ALP	NTG	RET	MGA	SGA
*1	Spencer Kozej	\$230,492		81.8	Mark Bernsdorff Simon Arias
*2	Ladan Rahbary	\$201,779		92.5	Bruce Viaje AO
*3	Scott Whitford	\$188,931		79.5	Saury Espailat Ryan Bisanz
*4	Ervin Metaj	\$184,625		90.4	Taulant Bane Dustin Venekamp
*5	Kimbria Bracey	\$156,939		76.6	Ashley Clarke Ernest Powell
*6	Christina Salvatore	\$155,208		76.0	Arif Hajro AO
*7	Carrington Hanna	\$155,002		86.7	Eno Iftiu AO
*8	Ashley Mysza	\$147,237		89.6	John Vacca Tommy Vena
*9	Bruno Nuro	\$142,564	90		Taulant Bane Dustin Venekamp
*10	Marvelie Sanchez	\$138,854	91		Joseph Tomanovich AO
11	Christopher Gilbert	\$130,360	86		Jeremiah Russin Simon Arias
12	Connor O'Donnell	\$130,179		86.1	Arturo Romero S-S-Parks-Salvaggi
13	Hector Cruz	\$127,248	92		Joseph Rotolo Henderson-Locker
14	Anthony Williams	\$125,552		85.1	Ryan Crawford Simon Arias
15	Peter Barany	\$121,163		74.0	Peter Barany AO
16	Scott Urbanowicz	\$120,947	94		Joe Lewo Henderson-Locker
17	Bart Barrett	\$119,801		83.7	Mark Lomonaco AO
18	Giorgi Gogidze	\$116,578		79.7	James Fangmann Albert Serur
19	Sharon Potter	\$115,390	98		Patrycja Grudzinska Sabrina Lloyd
20	Emily Klich	\$114,626	94		Brandon Hughes Dustin Venekamp
21	Elaina Vecchio	\$114,056	94		Edward DeFurio Nick Moore
22	Joshua Hosenbold	\$112,391		76.7	Joe Lewo Henderson-Locker
23	Sandra Archer	\$112,327		76.7	Anthony Chinaglia Evan Holzhauser
24	Michael Geyer	\$111,888		91.3	Mark Bernsdorff Simon Arias
25	Mathew Kahwaji	\$111,332	96		Eno Iftiu AO
26	Tyjere Morrow	\$109,453		81.2	Ashley Rust James Cunningham
27	Nancy Djendji	\$108,234	100		Jean Romero Capote Jesus Romero
28	Jay Maska	\$104,241	95		Conner White Arias-Dlabik
29	Christina Ande	\$101,061	90		John Vacca Tommy Vena
30	Chilynn Acevedo	\$100,360		90.9	Chilynn Acevedo Fisher-Zuzick
31	Vanessa Suiter	\$100,232	98		Josh West
32	Kelechi Anele	\$99,559	87		Carlo Buhay AO
33	Andi Iftiu	\$98,860	92		Eno Iftiu AO
34	Kelly Nelson	\$98,753	92		Bobby Park AO
35	Sergio Hernandez	\$98,649		80.2	Joe Lewo Henderson-Locker
36	Jeremy DiGiovanni	\$98,556	97		Joe Lewo Henderson-Locker
37	Sara Hart	\$97,719	83		Eno Iftiu AO
38	Michael Schulze	\$96,642	90		Joe Lewo Henderson-Locker
39	Larry Perez Rodriguez	\$95,857	100		Solgeis Cardozo Mijares Hemerson Gonzalez
40	Bryan Stoddard	\$94,747		73.9	Josh West
41	Damon Stroup	\$94,210	95		Stuart Pagan Mathew Hart
42	Luis Soriano	\$93,248		76.0	Jeffrey Espinal Theodore Pappas
43	Evan Lee	\$92,795	92		Joe Lewo Henderson-Locker
44	Brent Henderson	\$92,443	84		Jeremiah Russin Simon Arias
45	Herlin Celicourt	\$92,295		78.6	Jean M Joseph Tom Williams
46	Jennifer Savino	\$91,818	90		Cody Gardner Albert Serur
47	Joshua Notte	\$90,638		93.9	Daniel Prinzo S-S-Parks-Salvaggi
48	Kurt Evans	\$90,008		83.6	Tyler Boulden Josh West
49	Roger Tovar	\$89,490	98		Jorge Caridad Fort Worth Latino Division
50	Insaf Hmaid	\$89,265		76.5	Darrell Asbell AO

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Rookie Producers list for the month, as well as the next Top 3 in this category.



1
DANIEL PARAVISINI
GRANDVIEW, MO



2
ROGER FUNG
TRACY, CA



3
JOSHUA DISHONG
COLUMBUS, OH



4
NICHOLAS LLEWELLYN
PHOENIX, AZ



5
SHIV PATEL
SCHAUMBURG, IL



6
BOBBY PARK
KENT, WA



7
DAVID CARPENTER
TEMPE, AZ



8
CARMEN ARROYO
FLUSHING, NY



9
TREVOR BAILEY
HALIFAX, NS



10
DUNI OLUSEGUN
INDIANAPOLIS, IN



11
JENNY KIM
MILPITAS, CA



12
OLEG NOVITCHII
CLEVELAND, OH



13
MICHAEL VAN DELFT
HALIFAX, NS



14
DINA BOGHDADY
STITTSVILLE, ON



15
TENSION MATHER
LAS VEGAS, NV



16
STEPHEN BOWEN
JEFFERSONVILLE, NY



17
ADRIENNE BRAGAS
LAS VEGAS, NV



18
AREF SAYEGH
HALIFAX, NS



19
DERRICK MASON
COON RAPIDS, MN



20
LILY SAKAI
LOS ANGELES, CA

JULY

Rank	Net ALP	NTG	RET	MGA	SGA
1	Daniel Paravisini	\$104,810	85.6	Ryan Stenglein	AO
2	Roger Fung	\$103,736	74.9		Mathew Hart
3	Joshua Dishong	\$67,077	83.7	Joshua Dishong	S-S-Bendure-Hartwig
4	Nicholas Llewellyn	\$62,845	81.3	Taulant Bane	Dustin Venekamp
5	Shiv Patel	\$58,250	87.0	Zach Otto	Sabrina Lloyd
6	Bobby Park	\$57,958	73.2	Jenny Kim	AO
7	David Carpenter	\$57,497	94.4	David Carpenter	Dustin Venekamp
8	Carmen Arroyo	\$54,963	85.1	Carmen Arroyo	Theodore Pappas
9	Trevor Bailey	\$53,763	93.6	Scott Wheeler	Satti-Kanaan
10	Duni Olusegun	\$52,610	84.7	Duni Olusegun	James Cunningham
11	Jenny Kim	\$51,912	79.6	Jenny Kim	AO
12	Oleg Novitchii	\$51,090	89.0	Eric Thompson	S-S-Parks-Salvaggi
13	Michael van Delft	\$50,357	91.3		Satti-Kanaan
14	Dina Boghdady	\$49,364	79.5	Luay Ghawi	AO
15	Tension Mather	\$49,224	82.3	Joseph Tomanovich	AO
16	Stephen Bowen	\$47,652	85.0	Stephen Bowen	AO
17	Adrienne Bragas	\$47,373	73.7	Adrienne Bragas	AO
18	Aref Sayegh	\$47,055	91.2	Phillip Waisman	Satti-Kanaan
19	Derrick Mason	\$41,274	79.6	Derrick Mason	Chad Deley
20	Lily Sakai	\$40,250	91.9		Cohen-Velasquez
21	Jimmy Quifille	\$39,012	75.2	Darrell Asbell	AO
22	Vivian Trinh	\$38,031	78.1	Jennifer Ragan	AO
23	Kevin Ishikane	\$37,539	86.7	Blake Higuchi	AO
24	Robert Jackson	\$37,475	78.2	Robert Jackson	Arias-Dlabik
25	Samson Adelufosi	\$36,622	80.8		Giglione-Ackerman
26	Viktorious Dugan	\$35,817	86.3	Harold Durana	AO
27	Muhammed Ashraf	\$34,758	87.5	Sabrina Kryshundayal	Theodore Pappas
28	Brittmarie Yarian	\$34,732	79.2	Justin Hermann	Dustin Venekamp
29	Roger Fredericks	\$34,567	89.8	Adrienne Bragas	AO
30	David Todd	\$34,494	83.6	Joseph Tomanovich	AO
31	Matthew Zang	\$32,700	82.8	Ryan Stenglein	AO
32	Jonathan Rindt	\$32,378	81.4	Jonathan Rindt	Simon Arias
33	Stacye Tanksley	\$32,043	85.6	Clayton Slaughter	Michael Vasu
34	Alex Miller	\$31,102	73.1	Stephen Jeung	Cohen-Velasquez
35	Joseph Ciliberti	\$30,849	79.0	Carey Hartman	Simon Arias
36	Kashala Guiden	\$30,752	96.9	Zach Otto	Sabrina Lloyd
37	Alipate Makau	\$29,726	92.2	Alipate Makau	Steve Friedlander
38	Kevin Gillum	\$29,320	84.3	Mark Neilson	AO
39	Kelly Ekker	\$28,289	100.0	Kelly Ekker	Tiffany Wagner
40	Michael McKiernan	\$27,257	82.7	Michael McKiernan	Dustin Venekamp
41	Ellen Tuttle	\$26,945	86.1		Brett Gryska
42	Logan Klink	\$26,694	93.8	Jason Bratin	Simon Arias
43	Weslee Cajeras	\$25,210	89.8	Jonathan Da-Al	Steve Friedlander
44	Connor Meakins	\$24,837	79.2	Scott Wheeler	Satti-Kanaan
45	Frederick Holguin	\$24,817	97.1	Michael McKiernan	Dustin Venekamp
46	Arturo Romero	\$24,524	81.7	Arturo Romero	S-S-Parks-Salvaggi
47	Khadijah Muhammad	\$24,196	82.8	John Collins	AO
48	Brock Lampe	\$24,189	94.9	Dustin Dunbar	Dustin Venekamp
49	Carolyn George	\$23,158	88.9	Chelsie Otto	Sabrina Lloyd
50	Kasali Kotun	\$23,053	82.7	Kasali Kotun	Williams-Akinade-Musso

ALL TIME RECORD: \$189,995 Net ALP — MARK NEILSON

YTD

Rank	Net ALP	NTG	RET	MGA	SGA
*1	Joshua Dishong	\$422,064	83.7	Joshua Dishong	S-S-Bendure-Hartwig
*2	Daniel Paravisini	\$354,697	85.6	Ryan Stenglein	AO
*3	Oleg Novitchii	\$352,716	89.0	Eric Thompson	S-S-Parks-Salvaggi
*4	Michael van Delft	\$319,605	91.3		Satti-Kanaan
*5	Duni Olusegun	\$303,279	84.7	Duni Olusegun	James Cunningham
*6	Carmen Arroyo	\$286,095	85.1	Carmen Arroyo	Theodore Pappas
*7	Roger Fung	\$264,955	74.9		Mathew Hart
*8	Aref Sayegh	\$260,135	91.2	Phillip Waisman	Satti-Kanaan
*9	Kevin Ishikane	\$254,812	86.7	Blake Higuchi	AO
*10	Arturo Romero	\$242,631	81.7	Arturo Romero	S-S-Parks-Salvaggi
11	Lily Sakai	\$218,430	91.9		Cohen-Velasquez
12	Alipate Makau	\$216,401	92.2	Alipate Makau	Steve Friedlander
13	Derrick Mason	\$210,758	79.6	Derrick Mason	Chad Deley
14	Andrew Haskins	\$209,508	73.7	Michael Mandella	AO
15	Muhammed Ashraf	\$206,819	87.5	Sabrina Kryshundayal	Theodore Pappas
16	Roger Fredericks	\$199,386	89.8	Adrienne Bragas	AO
17	Dina Boghdady	\$191,053	79.5	Luay Ghawi	AO
18	Trevor Bailey	\$186,571	93.6	Scott Wheeler	Satti-Kanaan
19	Arif Hajro	\$166,077	84.1	Mario Hajro	AO
20	Mario Hajro	\$165,531	85.3	Mario Hajro	AO
21	Kevin Gillum	\$159,767	84.3	Mark Neilson	AO
22	Alex Miller	\$158,901	73.1	Stephen Jeung	Cohen-Velasquez
23	Max Quasem	\$156,267	89.5		Cohen-Velasquez
24	Ellen Tuttle	\$151,063	86.1		Brett Gryska
25	Jillian Getz	\$145,318	83.9	Arif Hajro	AO
26	Viktorious Dugan	\$145,143	86.3	Harold Durana	AO
27	Taulant Bane	\$142,030	88.3	Taulant Bane	Dustin Venekamp
28	Matthew Zang	\$141,253	82.8	Ryan Stenglein	AO
29	Stephen Bowen	\$140,758	85.0	Stephen Bowen	AO
30	Mike Reed	\$138,803	93.8	Meaghan Krecsko	AO
31	Jesse Fullmer	\$137,592	91.5	Jesse Fullmer	AO
32	Omar Hashimi	\$136,691	85.2	Paul Samra	Andrew McQuade
33	Abeni Mayfield	\$135,282	78.3	Timothy Bugge	Simon Arias
34	Kasali Kotun	\$132,111	82.7	Kasali Kotun	Williams-Akinade-Musso
35	Troy Plummer	\$130,332	77.7	Michael Mandella	AO
36	Bryan Juskiw	\$130,040	91.0	Bryan Juskiw	S-S-Bendure-Hartwig
37	Alex Smith	\$128,959	90.4	Clint Perry	AO
38	Logan Klink	\$125,222	93.8	Jason Bratin	Simon Arias
39	Shiv Patel	\$124,314	87.0	Zach Otto	Sabrina Lloyd
40	Kristi Basho	\$123,550	85.0	Arif Hajro	AO
41	DeAnthony Hartman	\$123,531	81.4	Nick Scordos	Zach Hart
42	Nicholas Llewellyn	\$123,459	81.3	Taulant Bane	Dustin Venekamp
43	Joey Kennedy	\$121,702	87.2		AO
44	Joachim Jean	\$121,324	88.4	Ryan Hall	Laura Fisher
45	Tension Mather	\$120,964	82.3	Joseph Tomanovich	AO
46	Nicholas Davis	\$118,059	74.3	Samy Jacques	Tom Williams
47	Ireland Sirni	\$116,842	86.6	Edward DeFurio	Nick Moore
48	Alan Sedaghat	\$116,328	78.9	Alan Sedaghat	AO
49	Klaudio Martinaj	\$115,557	80.9	Eno Iftiu	AO
50	Phi Phan	\$114,780	76.4	Phi Phan	Desi Dimitrova

ALL TIME RECORD: \$756,403 Net ALP — JOSH DISHONG

LIFETIME RECORD: \$3,941,550 Net ALP — MAX QUASEM 7/31/21

SUPERVISING AGENTS



1
CARLOS BARRETO BERMUDEZ
RICHARDSON, TX



2
LEONARD GARCIA SANOKA
MIAMI, FL



3
MICHAEL GEYER
WEXFORD, PA



4
ISIAH BROWN
NORTH CHESTERFIELD, VA



5
SHAWN FEISTAMEL
PHOENIX, AZ



6
ENRI SAKO
PHOENIX, AZ



7
JUAN GUZMAN AULAR
HOUSTON, TX



8
AGNIESZKA KUSPER
SCHAUMBURG, IL



9
MARIA JARAMILLO
SCHAUMBURG, IL



10
NANCY DJENDJI
HOUSTON, TX

JULY

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Carlos Barreto Bermudez	\$87,857	\$91,889	100		Helgi Bistochoett Navarro Richardson Latino Division
2	Leonard Garcia Sanoja	\$47,457	\$54,775	96		Susana Al Choufi Naim Hemerson Gonzalez
3	Michael Geyer	\$45,392	\$66,362	92		Mark Bernsdorff Simon Arias
4	Isiah Brown	\$42,285	\$46,876		79.9	Elijah Brown Andre McCallum
5	Shawn Feistamel	\$41,127	\$41,127	98		Taulant Bane Dustin Venekamp
6	Enri Sako	\$39,670	\$39,670	99		Taulant Bane Dustin Venekamp
7	Juan Guzman Aular	\$39,565	\$52,232	100		Luis Velasquez Jesus Romero
8	Agnieszka Kusper	\$39,444	\$90,073	98		Patrycja Grudzinska Sabrina Lloyd
9	Maria Jaramillo	\$35,216	\$44,543	92		Duane Shaw Sabrina Lloyd
10	Nancy Djendji	\$33,912	\$55,128	100		Jean Romero Capote Jesus Romero
11	Sara Hart	\$33,698	\$36,042	96		Eno Iftiu AO
12	Bedros Naama	\$32,968	\$36,874		84.0	Ian Rouleau Zach Hart
13	Edon Nevzadi	\$30,389	\$37,442	89		Taulant Bane Dustin Venekamp
14	Brent Henderson	\$29,618	\$53,554	87		Jeremiah Russin Simon Arias
15	Jake Taylor	\$28,552	\$44,836	99		Mark Bernsdorff Simon Arias
16	Yxel Yanes Yradi	\$27,444	\$46,575	100		Tahis Quintero Bonilla Jesus Romero
17	Chris Lewis	\$26,924	\$45,895		90.4	Duane Shaw Sabrina Lloyd
18	Tyler Menge	\$25,769	\$25,769		84.8	Cash Sampson AO
19	Cory Moncol	\$25,685	\$41,467		86.4	Matthew Conrad S-S-Parks-Salvaggi
20	Outtara Ly-Beltre	\$23,845	\$35,885	100		Johnny Ly Giglione-Ackerman

ALL TIME RECORDS: \$268,100 1st 6 Mo Agt — JEFFREY HUDSON | \$268,100 Net ALP — JEFFREY HUDSON

YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Juan Guzman Aular	\$179,175	\$213,373	100		Luis Velasquez Jesus Romero
*2	Carlos Barreto Bermudez	\$168,080	\$177,976	100		Helgi Bistochoett Navarro Richardson Latino Division
*3	Maria Jaramillo	\$167,865	\$206,742	92		Duane Shaw Sabrina Lloyd
*4	Cory Moncol	\$156,226	\$193,360		86.4	Matthew Conrad S-S-Parks-Salvaggi
*5	Agnieszka Kusper	\$146,750	\$295,202	98		Patrycja Grudzinska Sabrina Lloyd
6	Kristi Basho	\$143,595	\$165,117		77.8	Arif Hajro AO
7	Sean Taylor	\$140,146	\$416,630	94		Joe Lewo Henderson-Locker
8	Klaudio Merizaj	\$129,946	\$188,247		80.8	Eno Iftiu AO
9	Michael Geyer	\$128,784	\$244,440	92		Mark Bernsdorff Simon Arias
10	Ashley Kopchak	\$126,934	\$205,654	96		Eric Thompson S-S-Parks-Salvaggi
11	Sara Hart	\$126,602	\$139,686	96		Eno Iftiu AO
12	Yelitza Dominguez	\$122,631	\$228,641	99		Jean Romero Capote Jesus Romero
13	Patricia Cinquemani	\$115,632	\$141,083	94		Susana Al Choufi Naim Hemerson Gonzalez
14	Karem Cogollo	\$112,846	\$208,056	100		Norvi Belisario San Antonio Latino Division
15	Brandon Atchley	\$110,965	\$165,567		87.4	Paul Smith Zach Hart
16	James Romero	\$107,378	\$239,496	89		Michael Romero Mathew Hart
17	Mariela Godoy	\$107,204	\$128,298	94		Nelly Cuba De Tabares Hemerson Gonzalez
18	Nesmar Vielma	\$105,110	\$158,960	98		Solgeis Cardozo Mijares Hemerson Gonzalez
19	Carlos Camacho Medina	\$93,295	\$111,944	99		Luis Velasquez Jesus Romero
20	Leonard Garcia Sanoja	\$92,886	\$108,146	96		Susana Al Choufi Naim Hemerson Gonzalez

ALL TIME RECORDS: \$1,001,807 1st 6 Mo Agt — MORIAH CHANDLER | \$1,476,253 Net ALP — MORIAH CHANDLER

GENERAL AGENTS



1
ERVIN METAJ
PHOENIX, AZ



2
SPENCER KOZEJ
WEXFORD, PA



3
LUBRASKA IGUARO
HOUSTON, TX



4
BREANA NOGGLES
MERIDIAN, ID



5
JAMES MARKS
WEXFORD, PA



6
ELMAR SALAS VELASCO
HOUSTON, TX



7
ANGEL CARIDAD
BEDFORD, TX



8
BRUNO NURO
PHOENIX, AZ



9
ALEXANDRA JAEGER
SCHAUMBURG, IL



10
MARIA CHACINPINO
MIAMI, FL

JULY

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Ervin Metaj	\$98,223	\$138,896	94		Taulant Bane Dustin Venekamp
2	Spencer Kozej	\$84,402	\$157,451	92		Mark Bernsdorff Simon Arias
3	Lubraska Iguaro	\$83,059	\$102,449	98		Luis Velasquez Jesus Romero
4	Breana Noggles	\$72,898	\$97,910		75.9	Mark Neilson AO
5	James Marks	\$67,202	\$78,127		76.7	Brody Maughan-Evanson Simon Arias
6	Elmar Salas Velasco	\$64,844	\$92,739	97		Tahis Quintero Bonilla Jesus Romero
7	Angel Caridad	\$63,196	\$91,995	100		Jorge Caridad Fort Worth Latino Division
8	Bruno Nuro	\$62,902	\$74,110	95		Taulant Bane Dustin Venekamp
9	Alexandra Jaeger	\$62,467	\$83,516	93		Duane Shaw Sabrina Lloyd
10	Maria Chacinpino	\$58,678	\$69,119		74.1	Susana Al Choufi Naim Hemerson Gonzalez
11	Katie Stahulak	\$55,980	\$143,126		86.1	Patrycja Grudzinska Sabrina Lloyd
12	Bledar Bane	\$51,455	\$153,991	91		Taulant Bane Dustin Venekamp
13	Vivian Trinh	\$50,754	\$72,936	94		Mark Neilson AO
14	Axel Carrasquel	\$50,095	\$56,600	100		Jorge Caridad Fort Worth Latino Division
15	Brinsley Maughan-Evanson	\$49,246	\$85,427	94		Brody Maughan-Evanson Simon Arias
16	Andrea Caridad Perez	\$46,269	\$76,516	98		Jorge Caridad Fort Worth Latino Division
17	Carrington Hanna	\$45,790	\$66,306	92		Eno Iftiu AO
18	Morella Parejo	\$45,687	\$58,517	97		Luis Velasquez Jesus Romero
19	Chalisa Holmes	\$44,509	\$65,017		74.2	Elijah Brown Andre McCallum
20	Jillian Getz	\$43,738	\$85,706		79.4	Arif Hajro AO

ALL TIME RECORDS: \$470,416 1st 6 Mo Agt — JEFFREY HUDSON | \$473,032 Net ALP — JEFFREY HUDSON

YTD

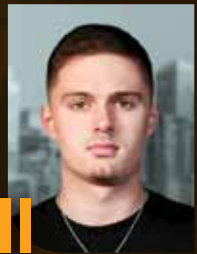
Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Moriah Chandler	\$556,825	\$1,222,361	91		Joe Lewo Henderson-Locker
*2	Nafic Djendji Abdel Khalek	\$391,398	\$779,621	98		Jean Romero Capote Jesus Romero
*3	Bledar Bane	\$381,362	\$715,714	91		Taulant Bane Dustin Venekamp
*4	Klaudio Martinaj	\$359,539	\$591,373		75.8	Eno Iftiu AO
*5	Taleb Jammoul Hajali	\$338,151	\$634,954	93		Beto Quintero
6	Jillian Getz	\$314,484	\$674,506		79.4	Arif Hajro AO
7	Ervin Metaj	\$293,681	\$377,796	94		Taulant Bane Dustin Venekamp
8	Lubraska Iguaro	\$292,220	\$341,469	98		Luis Velasquez Jesus Romero
9	Alexandra Jaeger	\$286,697	\$361,994	93		Duane Shaw Sabrina Lloyd
10	Katie Stahulak	\$275,486	\$560,547		86.1	Patrycja Grudzinska Sabrina Lloyd
11	Maria Chacinpino	\$250,235	\$364,517		74.1	Susana Al Choufi Naim Hemerson Gonzalez
12	Elmar Salas Velasco	\$233,770	\$374,739	97		Tahis Quintero Bonilla Jesus Romero
13	William Thomas	\$229,966	\$432,747		87.5	Matthew Conrad S-S-Parks-Salvaggi
14	Carrington Hanna	\$229,825	\$379,741	92		Eno Iftiu AO
15	Morella Parejo	\$206,843	\$261,484	97		Luis Velasquez Jesus Romero
16	Atticus Wilklow	\$205,001	\$296,722	95		Kingsley Hansen Denis-Michael Catalano
17	Sean Smith	\$201,121	\$332,783		79.5	Joshua Jackson Brian Schreiter
18	Yeraldi Vila Gonzalez	\$200,075	\$306,130		75.6	Nelly Cuba De Tabares Hemerson Gonzalez
19	Ryan Jarvie	\$190,473	\$327,798	91		Joshua Egyud Simon Arias
20	Sarah Collen	\$190,306	\$276,277		77.1	Kendall Wilson Sabrina Lloyd

ALL TIME RECORDS: \$2,035,593 1st 6 Mo Agt — MEGAN JOHNSON | \$2,259,927 Net ALP — MEGAN JOHNSON

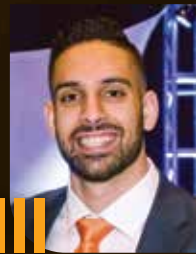
28 MASTER GENERAL AGENTS



MARK NEILSON
SAN JOSE, CA



CLAYTON SLAUGHTER
HOUSTON, TX



DAVID CARPENTER
TEMPE, AZ



BRODY MAUGHAN-EVANSON
WEXFORD, PA



GABRIELA SIME
RIVERSIDE, RI



TAUREAN FLOURNOY
MARIETTA, GA



DANIEL G JOHNSON
CHESTERFIELD, VA



MARK BERNSDORFF
WEXFORD, PA



SCOTT WHEELER
HALIFAX, NS



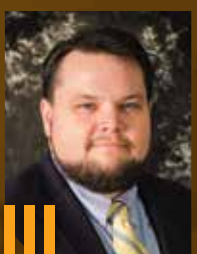
MARIAM SHAHID
FLUSHING, NY



NICHOLAS CHUMA
COLUMBUS, OH



BRANDON BAKER
JEFFERSONVILLE, IN



ANDY BATTEN
HOUSTON, TX



CHASE MILLER
COLUMBUS, OH



JOSHUA BACCHUS
MISSISSAUGA, ON



SHAYLA WILLIAMSON
SAN DIMAS, CA



SERGE BROUILLETTE
LONDON, ON



MEGAN CONNORS
SAN BERNARDINO, CA



LUIS VELASQUEZ
HOUSTON, TX

Rookie

Spotlight recognizes the top three Master General Agents in Categories I-XVIII with positive growth and the top ten Rookies with minimum 100% Performance Factor. Figures reflect hierarchy transfer adjustments. The MGAs that will be recognized at the 2021 Awards Presentation are the top MGA per category from Categories I-XVIII based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

JULY

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Mark Neilson	88.8%	\$355,918	\$188,486	79.1	AO	
Joshua Olin	19.0%	\$220,309	\$185,199	84.1	AO	
Zach Otto	16.0%	\$298,334	\$257,149	85.1	Sabrina Lloyd	
II Clayton Slaughter	67.2%	\$185,879	\$111,150	79.0	Michael Vasu	
Darrell Asbell	51.7%	\$212,788	\$140,287	81.7	AO	
Matthew Conrad	38.1%	\$183,408	\$132,808	87.5	S-S-Parks-Salvaggi	
III David Carpenter	492.6%	\$577,485	\$97,457	80.2	Dustin Venekamp	
Joseph Tomanovich	136.5%	\$263,066	\$111,216	83.5	AO	
Duane Shaw	132.4%	\$261,937	\$112,693	81.7	Sabrina Lloyd	
IV Brody Maughan-Evanson	165.3%	\$292,228	\$110,170	76.4	Simon Arias	
Bruce Viaje	142.5%	\$154,662	\$63,784	82.1	AO	
Meaghan Krecsko	66.8%	\$107,960	\$64,709	83.0	AO	
V Gabriela Sime	81.1%	\$166,843	\$92,130	81.9	Fisher-Zuzick	
Jenny Kim	76.5%	\$157,826	\$89,401	79.9	AO	
Sara Vaz	58.3%	\$121,728	\$76,890	81.5	AO	
VI Taurean Flournoy	186.6%	\$154,197	\$53,803	82.7	Weatherspoon-Harris	
Michael McKiernan	120.7%	\$155,702	\$70,543	82.5	Dustin Venekamp	
Ed-Maggie Myrthil	60.6%	\$97,784	\$60,888	77.6	Theodore Pappas	
VII Daniel G Johnson	138.6%	\$155,857	\$65,330	75.3	Andre McCallum	
Adam Kidikas	79.0%	\$91,310	\$51,023	82.7	Josh West	
Stephen Jeung	61.7%	\$122,960	\$76,029	76.5	Cohen-Velasquez	
VIII Mark Bernsdorff	235.5%	\$244,970	\$73,016	82.2	Simon Arias	
Joshua Jackson	130.4%	\$93,692	\$40,665	81.9	Brian Schreiter	
Daryl Graham	125.2%	\$93,546	\$41,540	78.8	S-S-Parks-Salvaggi	
IX Scott Wheeler	284.2%	\$177,315	\$46,151	89.5	Satti-Kanaan	
Stella Roznovan	102.1%	\$90,997	\$45,031	77.8	Cohen-Velasquez	
Patrick Knouse	98.6%	\$72,649	\$36,588	81.1	Slav Bitman	
X Mariam Shahid	220.9%	\$50,249	\$15,661	79.6	Theodore Pappas	
Joshua Goodman	129.7%	\$45,749	\$19,916	76.6	Richard Correa	
Jesse Rennich	104.2%	\$71,632	\$35,081	74.2	Simon Arias	
XI Nicholas Chuma	362.3%	\$61,576	\$13,320	77.0	S-S-Bendure-Hartwig	
Britton Costa	161.3%	\$81,176	\$31,067	81.4	Simon Arias	
Carlo Buhay	147.8%	\$62,313	\$25,142	79.6	AO	
XII Brandon Baker	308.0%	\$42,435	\$10,401	83.5	Travis Moody	
William Parmeter	208.6%	\$67,952	\$22,022	81.9	Brett Gryska	
Jessica Santamarina	163.4%	\$80,740	\$30,649	80.7	Jamison Weatherspoon	
XIII Andy Batten	605159900.0%	\$20,172	\$0	73.3	Michael Vasu	
Eyad Awidi	505.2%	\$43,909	\$7,255	73.9	AO	
Jesus Parra	143.9%	\$64,533	\$26,462	77.2	Cohen-Velasquez	
XIV Chase Miller	440.2%	\$50,298	\$9,310	78.5	S-S-Bendure-Hartwig	
Blake Tomblin	264.6%	\$55,791	\$15,303	78.8	Simon Arias	
Maria M Ramirez	199.7%	\$43,814	\$14,620	77.2	Hart-Lewicki	
XV Joshua Bacchus	195.0%	\$33,366	\$11,309	83.8	AO	
Ronald Rivera	106.1%	\$46,709	\$22,665	81.9	Cohen-Velasquez	
Anadeto Arevalo	87.4%	\$37,456	\$19,983	76.1	AO	
XVI Shayla Williamson	173.3%	\$35,242	\$12,896	76.7	Desi Dimitrova	
Matthew McDowell	139.4%	\$18,711	\$7,815	82.9	AO	
Alon Barnur	138.7%	\$62,112	\$26,023	79.1	AO	
XVII Serge Brouillette	148649900.0%	\$4,955	\$0	87.5	AO	
Darcy Schrieber	4619900.0%	\$154	\$0	81.1	Zach Hart	
Tina Skalkos	1215.0%	\$38,581	\$2,934	85.4	AO	
XVIII Megan Connors	88649900.0%	\$2,955	\$0	88.2	Hart-Lewicki	
Samantha Ralston	1103.1%	\$13,266	\$1,103	91.4	Blake Ralston	
Noella Coleman	749.6%	\$10,665	\$1,255	83.7	AO	

ALL TIME RECORD: \$697,842 Net ALP — DAVID CARPENTER

JULY ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
Rookie Luis Velasquez	381.2%	\$122,948	\$32,250	157,641	96		Jesus Romero
Helgi Bistochett Navarro	331.4%	\$106,885	\$32,250	102,601	94		Richardson Latino Division
Susana Al Choufi Naim	310.7%	\$100,199	\$32,250	112,982		76.6	Hemerson Gonzalez
Eno Iftiu	304.4%	\$98,162	\$32,250	144,405		77.2	AO
Jean Romero Capote	258.4%	\$83,321	\$32,250	215,773		73.9	Jesus Romero
Kingsley Hansen	253.2%	\$81,668	\$32,250	99,138		81.3	Denis-Michael Catalano
Dylan Jackson	224.3%	\$72,339	\$32,250	103,553		92	Arias-Dlabik
Jorge Caridad	180.7%	\$58,268	\$32,250	101,072		96	Fort Worth Latino Division
Robert Jackson	160.6%	\$51,790	\$32,250	152,041		77.7	Arias-Dlabik
Adalberto Paz	151.7%	\$48,924	\$32,250	78,119		94	San Antonio Latino Division

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Joshua Olin	14.5%	\$1,424,626	\$1,244,044		84.1	AO
II Darrell Asbell	43.6%	\$1,190,636	\$829,343		81.7	AO
Eric Thompson	40.3%	\$1,287,732	\$917,751		85.9	S-S-Parks-Salvaggi
Ashley Clarke	16.9%	\$1,042,698	\$892,190		76.0	Ernest Powell
III David Carpenter	157.7%	\$1,975,909	\$766,660		80.2	Dustin Venekamp
Duane Shaw	82.6%	\$1,241,834	\$680,037		81.7	Sabrina Lloyd
Sokol Fazliu	59.1%	\$1,126,268	\$707,880		80.5	Simon Arias
IV Brody Maughan-Evanson	113.7%	\$1,178,740	\$551,515		76.4	Simon Arias
Bruce Viaje	51.0%	\$771,359	\$510,998		82.1	AO
Andrew Bishop	42.3%	\$860,795	\$604,776		85.1	AO
V Gabriela Sime	34.3%	\$653,593	\$486,599		81.9	Fisher-Zuzick
Sara Vaz	26.0%	\$631,517	\$501,140		81.5	AO
Blake Higuchi	19.6%	\$601,743	\$503,269		82.4	AO
VI Taurean Flournoy	60.9%	\$709,553	\$441,055		82.7	Weatherspoon-Harris
Michael McKiernan	28.0%	\$561,017	\$438,364		82.5	Dustin Venekamp
Samy Jacques	24.4%	\$540,255	\$434,303		74.4	Tom Williams
VII Adam Kidikas	73.6%	\$706,647	\$407,048		82.7	Josh West
Daniel G Johnson	71.7%	\$655,819	\$381,891		75.3	Andre McCallum
Stephen Jeung	51.1%	\$588,085	\$389,205		76.5	Cohen-Velasquez
VIII Mark Bernsdorff	135.2%	\$889,325	\$378,126		82.2	Simon Arias
Daryl Graham	66.4%	\$600,853	\$361,087		78.8	S-S-Parks-Salvaggi
Alex Kae	65.5%	\$573,409	\$346,395		83.7	AO
IX Scott Wheeler	123.0%	\$864,816	\$387,867		89.5	Satti-Kanaan
John Santosuosso	69.1%	\$537,327	\$317,700		84.4	Brett Gryska
Michael Battaglio	54.4%	\$488,156	\$316,228		77.2	Evan Holzauer
X Justin Sutton	128.8%	\$657,359	\$287,334		82.5	Giddens-Giddens
Myaa Fallon	49.5%	\$413,077	\$276,354		82.4	Jamison Weatherspoon
Jesse Rennich	46.8%	\$411,225	\$280,205		74.2	Simon Arias
XI Britton Costa	72.9%	\$428,958	\$248,126		81.4	Simon Arias
Rachel Brown	72.4%	\$429,632	\$249,250		78.5	London Nelson
Saury Espallat	69.9%	\$427,467	\$251,667		81.0	Ryan Bisanz
XII William Parmeter	113.0%	\$504,606	\$236,887		81.9	Brett Gryska
Brandon Minor	102.7%	\$485,368	\$239,460		86.4	AO
Joy Vann-Austin	82.9%	\$424,975	\$232,336		78.4	Jamison Weatherspoon
XIII Jesse Fullmer	115.5%	\$393,116	\$182,425		87.7	AO
Justin Adams	42.3%	\$309,033	\$217,177		85.0	Simon Arias
Jesus Parra	41.6%	\$263,710	\$186,278		77.2	Cohen-Velasquez
XIV Kevin Butchino	83.4%	\$315,001	\$171,725		81.1	Gabriel Feldmann
Ryan McIntosh	79.5%	\$303,280	\$168,982		74.9	AO
Massoud Vaziri	58.2%	\$270,649	\$171,074		77.6	AO
XV Ronald Rivera	117.9%	\$306,227	\$140,538		81.9	Cohen-Velasquez
Anadeto Arevalo	56.7%	\$214,342	\$136,813		76.1	AO
Walter Henderson	27.8%	\$182,152	\$142,479		78.8	AO
XVI Alon Barnur	144.1%	\$173,207	\$70,969		79.1	AO
Jadwiga Martins	81.2%	\$174,881	\$96,512		73.9	AO
Shayla Williamson	53.4%	\$145,642	\$94,951		76.7	Desi Dimitrova
XVII Tina Skalkos	654.4%	\$191,555	\$25,391		85.4	AO
Ashley Johnston	183.7%	\$72,191	\$25,448		74.7	AO
John Collins	58.4%	\$107,632	\$67,939		82.8	AO
XVIII Patrick Locke	5672571328.6%	\$3,309	\$0		100.0	AO
Megan Connors	495.0%	\$10,534	\$1,770		88.2	Hart-Lewicki
Vanessa Forouzan	246.9%	\$76,737	\$22,118		77.9	AO

ALL TIME RECORD: \$4,005,969 Net ALP — MARC SALVAGGI

YTD ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
Rookie Jean Romero Capote	330.3%	\$745,732	\$225,750	1,318,643		73.9	Jesus Romero
Eno Iftiu	327.1%	\$738,403	\$225,750	1,271,362		77.2	AO
Jorge Caridad	256.3%	\$578,577	\$225,750	642,405	96		Fort Worth Latino Division
Luis Velasquez	226.9%	\$512,230	\$225,750	640,514	96		Jesus Romero
Carmen Pena Guedez	186.7%	\$421,455	\$225,750	728,196	93		Jesus Romero



I
ROBERT JANEV
SCHAUMBURG, IL



II
DAVID CARPENTER
TEMPE, AZ



III
BRODY MAUGHAN-EVANSON
WEXFORD, PA



IV
BRANDON SUMMERTON
OAKVILLE, ON



V
SARA VAZ
WINNIPEG, MB



VI
MEAGHAN KRECSKO
LONDON, ON



VII
MARIO HAJRO
CORONA, CA



VIII
TAUREAN FLOURNOY
MARIETTA, GA



IX
CHASE MILLER
COLUMBUS, OH



X
MARK BERNSDORFF
WEXFORD, PA



XI
MARIAM SHAHID
FLUSHING, NY



XII
EYAD AWDI
LONDON, ON



XIII
ALEXIS NARANJO
HOUSTON, TX

Spotlight recognizes the top three Regional General Agents in Categories I-XIII with positive growth. Figures reflect hierarchy transfer adjustments. The RGAs that will be recognized at the 2021 Awards Presentation are the top RGA per category from Categories I-XIII based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD *Spotlight* number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

JULY

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Robert Janev	54.4%	\$773,540	\$500,987		81.4	Sabrina Lloyd
Mark Neilson	36.4%	\$859,005	\$629,938		81.9	AO
Bobby Gujral	32.4%	\$546,543	\$412,827		81.5	AO
II David Carpenter	115.7%	\$720,612	\$334,023		80.6	Dustin Venekamp
Matthew Diulus	60.5%	\$511,040	\$318,408		78.9	Simon Arias
Justin Adams	37.4%	\$326,806	\$237,818		80.5	Simon Arias
III Brody Maughan-Evanson	48.8%	\$410,665	\$276,035		78.5	Simon Arias
Kimberly Hamilton	18.6%	\$242,691	\$204,687		82.2	Brett Gryska
Eric Thompson	15.1%	\$262,735	\$228,264		86.5	S-S-Parks-Salvaggi
IV Brandon Summerton	48.3%	\$225,006	\$151,758		74.3	AO
Joseph Tomanovich	47.4%	\$283,013	\$191,970		82.9	AO
Randall Cook	34.6%	\$258,609	\$192,114		80.2	Jamison Weatherspoon
V Sara Vaz	75.0%	\$205,457	\$117,436		81.2	AO
Jenny Kim	74.2%	\$247,077	\$141,853		79.3	AO
Scott Wheeler	65.6%	\$214,424	\$129,450		85.1	Satti-Kanaan
VI Meaghan Krecsko	269.6%	\$265,453	\$71,818		78.3	AO
James Sodan	102.0%	\$221,761	\$109,764		82.7	Nick Moore
Andrew Bishop	65.2%	\$197,887	\$119,765		85.5	AO
VII Mario Hajro	327.4%	\$330,622	\$77,360		80.4	AO
Gregory Rudolph	192.8%	\$303,034	\$103,505		81.5	Simon Arias
Duane Shaw	136.0%	\$261,937	\$110,974		81.7	Sabrina Lloyd
VIII Taurean Flournoy	108.2%	\$154,251	\$74,098		77.1	Weatherspoon-Harris
Andre Bent	93.3%	\$93,144	\$48,197		77.5	Arias-Dlabik
Michael McKiernan	79.7%	\$155,599	\$86,578		79.8	Dustin Venekamp
IX Chase Miller	417.9%	\$127,140	\$24,547		77.6	S-S-Bendure-Hartwig
Tim McAdams	256.6%	\$180,751	\$50,690	90		Weatherspoon-Harris
Gabriela Sime	75.1%	\$165,490	\$94,495		82.9	Fisher-Zuzick
X Mark Bernsdorff	234.5%	\$244,970	\$73,228		82.2	Simon Arias
Robert Jackson	179.5%	\$291,445	\$104,290		77.7	Arias-Dlabik
Jesse Rennich	119.7%	\$71,631	\$32,610		75.4	Simon Arias
XI Mariam Shahid	244.5%	\$55,617	\$16,142		79.6	Theodore Pappas
Christopher Botelho	146.5%	\$85,583	\$34,724		82.8	AO
Stella Roznovan	122.5%	\$108,841	\$48,928		81.1	Cohen-Velasquez
XII Eyad Awdi	441.9%	\$51,272	\$9,461		77.7	AO
Mac Duddy	156.9%	\$63,147	\$24,578		84.6	Giglione-Ackerman
Carlo Buhay	150.5%	\$62,313	\$24,877		79.6	AO
XIII Alexis Naranjo	461.9%	\$181,225	\$32,250	94		Jesus Romero
Patrice Franklin	354.4%	\$33,106	\$7,286		82.5	Moswen Taylor
Jesus Parra	218.5%	\$61,794	\$19,403		77.2	Cohen-Velasquez

ALL TIME RECORD: \$1,348,288 Net ALP — MARK NEILSON

YTD

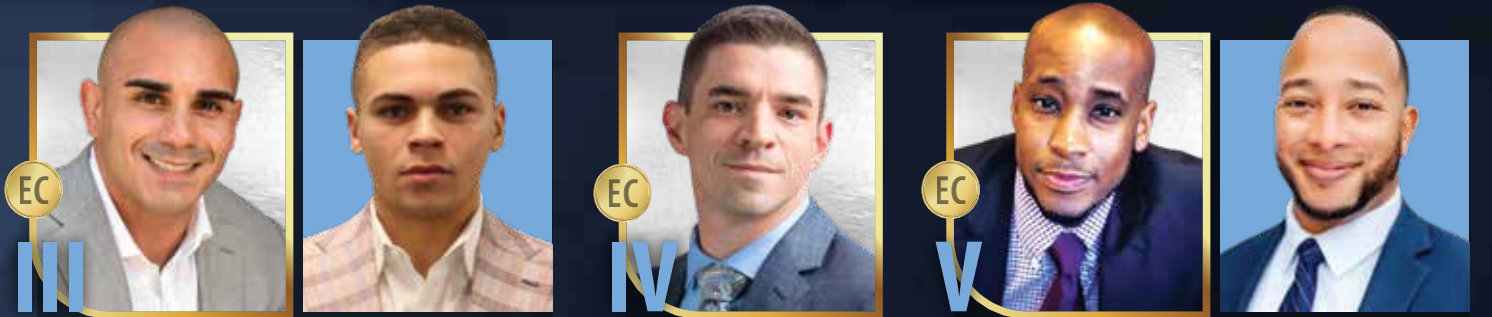
Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
II David Carpenter	23.1%	\$2,906,605	\$2,360,647		80.6	Dustin Venekamp
Matthew Diulus	17.8%	\$2,668,763	\$2,264,833		78.9	Simon Arias
III Brody Maughan-Evanson	20.5%	\$2,022,889	\$1,678,840		78.5	
Kimberly Hamilton	18.3%	\$1,931,124	\$1,631,966		82.2	
IV Randall Cook	14.7%	\$1,663,755	\$1,450,363		80.2	Jamison Weatherspoon
Brandon Summerton	12.4%	\$1,329,375	\$1,182,425		74.3	AO
V Scott Wheeler	33.4%	\$1,345,486	\$1,008,898		85.1	Satti-Kanaan
Bruce Viaje	23.2%	\$1,263,264	\$1,025,404		81.3	AO
Jenny Kim	16.4%	\$1,173,402	\$1,008,305		79.3	AO
VI James Sodan	59.7%	\$1,477,645	\$924,975		82.7	Nick Moore
Andrew Bishop	55.8%	\$1,365,807	\$876,535		85.5	AO
Meaghan Krecsko	39.5%	\$1,248,293	\$894,615		78.3	AO
VII Mario Hajro	253.3%	\$2,707,028	\$766,133		80.4	AO
Duane Shaw	55.0%	\$1,241,834	\$801,297		81.7	Sabrina Lloyd
Gregory Rudolph	49.6%	\$1,168,330	\$780,886		81.5	Simon Arias
VIII Michael McKiernan	32.1%	\$847,823	\$641,761		79.8	Dustin Venekamp
Adam Kidikas	30.0%	\$916,843	\$705,492		82.9	Josh West
Ronald Rivera	23.7%	\$815,078	\$658,905		80.6	Cohen-Velasquez
IX Todd Speciale	138.3%	\$1,273,837	\$534,473	90		Henderson-Locker
Tim McAdams	48.2%	\$904,296	\$610,145	90		Weatherspoon-Harris
Gabriela Sime	19.1%	\$726,727	\$610,200		82.9	Fisher-Zuzick
X Casey Kunash	116.4%	\$981,801	\$453,609		75.0	Tommy Vena
Mark Bernsdorff	104.8%	\$887,116	\$433,134		82.2	Simon Arias
John Vacca	103.1%	\$894,308	\$440,244		75.2	Tommy Vena
XI Justin Sutton	63.3%	\$663,061	\$405,928		82.8	Giddens-Giddens
Christopher Botelho	62.0%	\$608,000	\$375,329		82.8	AO
Stella Roznovan	43.5%	\$587,420	\$409,213		81.1	Cohen-Velasquez
XII Darrin Roberts	89.0%	\$511,699	\$270,736		81.3	Michael Vasu
Brandon Minor	75.3%	\$470,436	\$268,335		86.4	AO
Joy Vann-Austin	69.0%	\$434,950	\$257,397		78.4	Jamison Weatherspoon
XIII Alexis Naranjo	4279.4%	\$926,853	\$21,164	94		Jesus Romero
Derrick Davenport	228.7%	\$313,104	\$95,267		82.3	Michael Vasu
Adam Schaefer	134.7%	\$232,844	\$99,215		76.0	Chad Deley

ALL TIME RECORD: \$9,042,633 Net ALP — MATTHEW PARKS



S-S-PARKS-SALVAGGI

BRETT GRYSKA



ARIAS-DLABIK

NICK MOORE

WEATHERSPOON-HARRIS



BRIAN SCHREITER

ANDREW MCQUADE

AO-LORENCE



FISHER-ZUZICK

TOMMY VENA

CHAD POTTS

EC = 2021 Executive Council Member

Spotlight recognizes SGAs in Categories I-XI based on positive Net ALP Growth and Cat XII based on % of Net ALP Objective (minimum 100%). The SGAs that will be recognized at the 2021 Awards Presentation are the top SGA per category from Categories I-XI based on Net ALP Growth (minimum 15%) and Cat XII based on % of Net ALP Objective (minimum 100%); the YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards. Minimum quality standards apply for recognition.

JULY

Category	% Net Obj	Net ALP	Net ALP Obj	NTG	RET	% Growth
I S-S-Parks-Salvaggi	77.4	\$996,551	\$1,287,700		84.2	56.7
S-S-Bendure-Hartwig	97.2	\$473,817	\$487,500		82.8	22.0
Giglione-Ackerman	92.9	\$660,769	\$711,600		81.7	17.9
AO	111.2	\$6,051,526	\$5,440,300		81.4	5.6
Dustin Venekamp	137.8	\$1,151,940	\$836,000		79.5	3.2
II Brett Gryska	85.5	\$477,725	\$558,500		82.8	-2.1
Beto Quintero	57.1	\$442,493	\$775,100		78.6	-11.9
Michael Vasu	93.3	\$442,465	\$474,100		79.1	-15.9
III Arias-Dlabik	260.4	\$500,011	\$192,000	92		247.2
Cohen-Velasquez	134.0	\$586,591	\$437,800		82.0	61.5
Satti-Kanaan	137.2	\$438,077	\$319,300		84.4	49.3
Jamison Weatherspoon	114.2	\$418,552	\$366,500		81.5	15.5
IV Nick Moore	152.9	\$362,297	\$236,900		83.7	141.4
Philip Prata	77.2	\$174,586	\$226,100		79.9	5.3
Ernest Powell	103.1	\$326,520	\$316,600		77.4	-0.7
V Weatherspoon-Harris	144.3	\$247,608	\$171,600		76.8	42.0
Laura Fisher	99.5	\$259,643	\$260,900		80.3	10.6
Josh West	103.7	\$236,028	\$227,500		79.9	2.7
James Cunningham	94.2	\$161,665	\$171,700		81.0	1.0
VI Brian Schreiter	134.9	\$213,805	\$158,500		79.5	49.9
Slav Bitman	119.3	\$200,580	\$168,100		83.6	36.4
Ryan Bisanz	119.3	\$234,478	\$196,500		76.9	8.5
VII Andrew McQuade	185.7	\$296,015	\$159,400	90		213.8
Chad Deley	97.5	\$107,469	\$110,200		73.9	69.3
Travis Moody	68.0	\$127,079	\$187,000		81.0	-20.0
VIII AO-Lorence	144.4	\$148,585	\$102,900		75.1	43.2
Chalom-Chalom	87.8	\$114,632	\$130,600		85.3	17.6
Hart-Lewicki	81.0	\$90,839	\$112,200		82.9	-20.2
IX Fisher-Zuzick	154.1	\$165,492	\$107,400		82.9	80.5
Byron Paz	144.9	\$161,590	\$111,500		79.2	46.6
Denis-Michael Catalano	146.6	\$173,457	\$118,300		79.8	28.4
Blake Ralston	121.3	\$127,259	\$104,900		81.9	22.1
X Tommy Vena	127.4	\$139,855	\$109,800		75.0	81.0
John Young	100.8	\$88,040	\$87,300		81.7	23.1
Evan Holzhauer	85.4	\$80,126	\$93,800		77.1	9.6
Kris Thieme	114.7	\$92,315	\$80,500		80.0	5.6
XI Chad Potts	120.4	\$68,511	\$56,900		79.2	86.6
Moswen Taylor	116.6	\$93,644	\$80,300		81.5	18.7
Martin Forshee	83.1	\$39,962	\$48,100		75.8	-11.9
XII Fort Worth Latino Division	970.9	\$313,101	\$32,250	98		N/A
San Antonio Latino Division	737.7	\$237,894	\$32,250	96		N/A
Richardson Latino Division	359.0	\$115,765	\$32,250	91		N/A
Gabriel Feldmann	127.9	\$41,244	\$32,250		83.5	78.2
Gonzalez-Vasu	127.6	\$41,163	\$32,250	93		N/A
Nicole Sanders	99.6	\$32,122	\$32,250	90		N/A

YTD

Category	% Net Obj	Net ALP	Net ALP Obj	NTG	RET	% Growth
I AO	103.7	\$39,019,101	\$37,636,900		81.4	22.6
Dustin Venekamp	101.5	\$4,982,441	\$4,907,300		79.5	7.0
S-S-Parks-Salvaggi	85.3	\$8,803,655	\$10,326,400		84.2	3.6
Simon Arias	92.3	\$11,586,165	\$12,555,200		78.9	1.2
II Sabrina Lloyd	142.7	\$4,248,332	\$2,977,300		81.1	31.8
Brett Gryska	90.8	\$3,710,001	\$4,088,000		82.8	3.5
Beto Quintero	83.6	\$2,898,587	\$3,465,200		78.6	2.1
III Cohen-Velasquez	114.2	\$3,296,865	\$2,886,100		82.0	32.3
Arias-Dlabik	111.5	\$2,545,499	\$2,282,700	92		29.8
Tom Williams	115.5	\$2,179,150	\$1,886,500		76.9	27.6
Henderson-Locker	104.5	\$3,287,158	\$3,144,500		73.4	24.7
Satti-Kanaan	101.2	\$2,613,571	\$2,583,400		84.4	11.3
Jamison Weatherspoon	93.5	\$2,436,003	\$2,606,000		81.5	5.5
IV Nick Moore	170.6	\$2,448,418	\$1,434,800		83.7	105.5
Ernest Powell	127.6	\$1,960,640	\$1,536,700		77.4	41.1
Philip Prata	86.9	\$1,439,578	\$1,656,200		79.9	2.2
V Josh West	138.7	\$1,672,265	\$1,205,500		79.9	54.8
Laura Fisher	106.1	\$1,547,430	\$1,457,900		80.3	21.3
Weatherspoon-Harris	91.8	\$1,467,777	\$1,598,700		76.8	3.7
James Cunningham	87.9	\$1,259,945	\$1,433,800		81.0	0.2
VI Ryan Bisanz	120.2	\$1,234,723	\$1,027,200		76.9	31.6
Brian Schreiter	109.3	\$1,146,902	\$1,049,500		79.5	25.0
Slav Bitman	104.0	\$1,217,328	\$1,170,100		83.6	19.6
Giddens-Giddens	101.5	\$1,010,053	\$994,800		79.4	13.2
VII Andrew McQuade	195.6	\$1,713,954	\$876,100	90		138.9
Travis Moody	100.4	\$906,734	\$903,100		81.0	16.0
Souley Bah	96.0	\$771,535	\$803,400		77.3	12.5
VIII Chalom-Chalom	114.6	\$850,492	\$742,000		85.3	35.2
Greg Graham	108.8	\$842,855	\$774,600		77.7	17.4
Saavedra-Longino	98.4	\$784,305	\$796,700	89		8.2
Kevin Holtz	91.3	\$827,391	\$906,300		78.3	3.6
IX Fisher-Zuzick	137.2	\$727,198	\$530,100		82.9	58.4
Denis-Michael Catalano	143.1	\$900,037	\$628,900		79.8	55.5
Blake Ralston	135.7	\$899,673	\$662,900		81.9	52.7
Byron Paz	120.4	\$884,868	\$734,900		79.2	35.7
Albert Serur	101.8	\$805,310	\$791,400		78.0	13.4
Jay Washington	97.0	\$671,909	\$692,700		78.2	7.0
X Tommy Vena	239.4	\$1,264,181	\$528,150		75.0	236.4
Evan Holzhauer	115.9	\$640,361	\$552,500		77.1	35.8
Kris Thieme	102.4	\$530,486	\$517,900		80.0	13.4
London Nelson	95.7	\$527,554	\$551,500		77.6	6.1
XI Moswen Taylor	130.1	\$558,927	\$429,500		81.5	46.1
AO-Stenglein	75.1	\$269,366	\$358,700		77.5	-16.1
Chad Potts	70.1	\$375,247	\$535,400		79.2	-17.1
XII San Antonio Latino Division	680.8	\$1,317,356	\$193,500	96		N/A
Fort Worth Latino Division	596.7	\$1,347,057	\$225,750	98		N/A
Richardson Latino Division	272.5	\$615,266	\$225,750	91		N/A
Gonzalez-Vasu	110.4	\$249,171	\$225,750	93		N/A
Jeremy Rivers	100.2	\$236,948	\$236,500		81.4	540.6

CATEGORY I



1
MALKA ARONY
CAVE CREEK, AZ



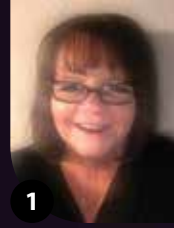
2
DAVID SCALISI
MANLIUS, NY



1
GEORGE FARENTHOLD
WASHINGTON, DC



2
ROBIN DENHAM
LEE'S SUMMIT, MO



1
KRISSA HENSLEY
TOLEDO, OH



2
MARK GAGLIARDI
CLARKSVILLE, TN

CATEGORY II

CATEGORY III

CATEGORY IV



1
LISA WEST
JACKSONVILLE, FL



2
GEORGE MURRY
MONTGOMERY, AL



1
AL WALL
HOLLAND LANDING, ON



2
MARIA SIERO
LAKEWAY, TX



1
HECTOR CORTEZ
FAIR OAKS, CA



2
LINDSAY MCCLELLAND
GASTONIA, NC

CATEGORY V

CATEGORY VI

CATEGORY VII



1
DONNA ALTSHUE
NORMAL, IL



1
NOEL ROBBINS
WESTERVILLE, OH



2
PATRICK DURAY
BLAINE, MN

CATEGORY VIII

TOP MANAGERS

CATEGORY I



1
CHRISTA DAVIS
SAN DIEGO, CA

CATEGORY II



1
STEPHANIE BAUMANN
SPOKANE, WA

CATEGORY III



1
BRIAN RYAN
WALLINGFORD, PA

INDIVIDUAL REPS: JULY

Category	Rank	Rep	Cards	Obj	% Obj
I	1	Malka Arony	4,821	2,797	172.4%
I	2	David Scalisi	1,402	1,691	82.9%
II	1	George Farenthold	1,334	1,149	116.1%
II	2	Robin Denham	1,253	1,229	102.0%
II	3	Brenda Wadey	1,118	1,160	96.4%
III	1	Krissa Hensley	1,656	939	176.3%
III	2	Mark Gagliardi	1,499	946	158.4%
III	3	William Rol	1,258	929	135.4%
IV	1	Lisa West	896	847	105.8%
IV	2	George Murry	820	815	100.6%
IV	3	Larry Lozano	797	882	90.4%
V	1	Al Wall	1,076	775	138.9%
V	2	Maria Siero	865	782	110.7%
V	3	Mark Flemm	579	618	93.6%
VI	1	Hector Cortez	1,334	547	243.9%
VI	2	Lindsay McClelland	849	591	143.7%
VI	3	Cas Robinson	792	569	139.2%
VII	1	Donna Altshue	576	511	112.5%
VIII	1	Noel Robbins	971	458	211.9%
VIII	2	Patrick Duray	706	458	154.0%
VIII	3	Ryan Gregoli	681	458	148.7%
Rookie	1	Lindsay McClelland	849	591	143.7%
IceBreaker	1	Noel Robbins	971	458	211.9%

ALL TIME RECORD: 18,960 Cards

INDIVIDUAL REPS: YTD

Category	Rank	Rep	Cards	Obj	% Obj
I	*1	Malka Arony	30,384	19,580	155.2%
I	2	Chuck Hill	18,304	11,942	153.3%
I	3	Lisa Johnson	13,305	9,641	138.0%
II	*1	George Farenthold	8,199	8,042	102.0%
II	2	Janis Pitts	8,060	8,173	98.6%
II	3	Lori Vaughn	7,530	7,685	98.0%
III	*1	Krissa Hensley	7,461	6,574	113.5%
III	2	Mark Gagliardi	7,396	6,624	111.7%
III	3	Lisa Bennett	7,367	6,609	111.5%
IV	*1	Larry Lozano	8,192	6,171	132.7%
IV	2	George Murry	5,001	5,707	87.6%
IV	3	Ralph Beard	5,223	5,961	87.6%
V	*1	Maria Siero	9,849	5,472	180.0%
V	2	Al Wall	7,014	5,425	129.3%
V	3	Rachel Shelton	5,533	4,864	113.8%
VI	*1	Hector Cortez	6,734	3,827	176.0%
VI	2	Kelly Penick	5,765	4,039	142.7%
VI	3	Cas Robinson	5,168	3,985	129.7%
VII	*1	Curtis Blair	8,496	3,288	258.4%
VII	2	Jessica Christersson	3,836	3,628	105.7%
VII	3	Donna Altshue	3,720	3,580	103.9%
VIII	*1	Cheryl Cook	4,566	3,208	142.3%
VIII	2	Patrick Duray	1,788	1,833	97.5%

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

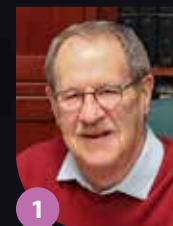
MANAGERS: JULY

Category	Rank	Manager	Cards	Obj	% Obj
I	1	Christa Davis	9,027	8,508	106.1%
I	2	JT Tasker	6,589	6,696	98.4%
II	1	Stephanie Baumann	5,869	5,538	106.0%
III	1	Brian Ryan	573	593	96.6%
III	2	Billy Sauers	4,012	4,910	81.7%

MANAGERS: YTD

Category	Rank	Manager	Cards	Obj	% Obj
I	*1	Christa Davis	80,116	59,555	134.5%
I	2	JT Tasker	45,384	46,871	96.8%
II	*1	Dawn Trudden	42,114	39,215	107.4%
II	2	Katherine Pratt	38,614	36,281	106.4%
III	*1	Lacy Martin	37,702	35,546	106.1%
III	2	Billy Sauers	33,699	34,370	98.0%

MOST ORIGINAL CARDS GENERATED: YTD



1
AL WALL
HOLLAND LANDING, ON

2
AL WALL
4,511

2
CAS ROBINSON
3,609

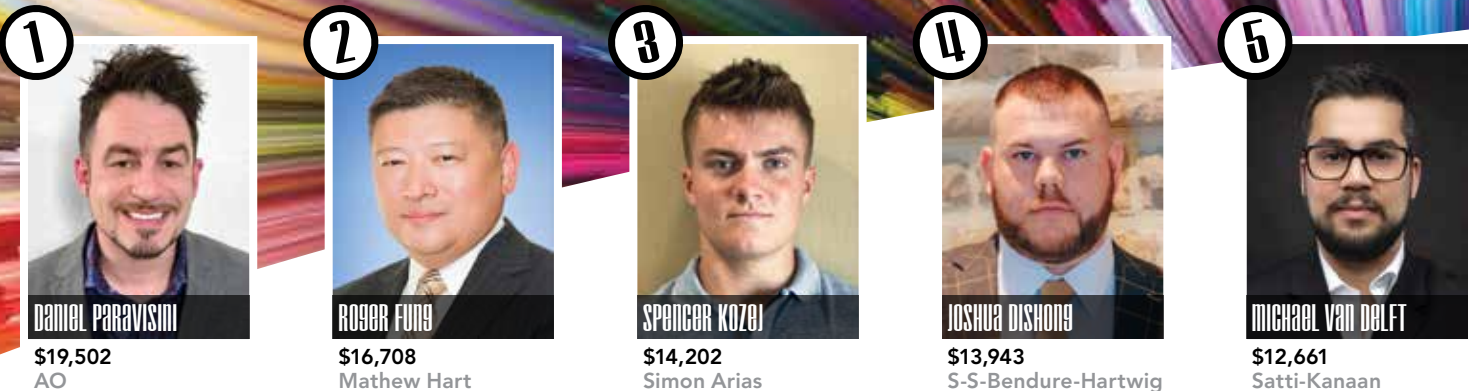
3
TRAVIS DANIELS
3,035

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep categories I-VIII assigned using an objective of average leads generated last two years, lead card standard or 5,500 leads whichever is greater. To be recognized, Rep must meet 80% of assigned objective.

Manager categories I-III assigned using average lead production last two years for their respective territories. To be recognized, Manager must meet 80% of objective.

WORLD'S GREATEST BONUS



1 **DANIEL PARAVISINI** \$19,502 AO
2 **ROGER FUNG** \$16,708 Mathew Hart
3 **SPENCER KOZEJ** \$14,202 Simon Arias
4 **JOSHUA DISHONG** \$13,943 S-S-Bendure-Hartwig
5 **MICHAEL VAN DELFT** \$12,661 Satti-Kanaan

JULY BONUS LEADERS | PAYOUT: \$3,022,818 | QUALIFIERS: 4,554

\$ 19,502 Daniel Paravisini	\$ 5,647 Jonathan Rindt	\$ 3,855 Jhon Escaruriza	\$ 3,071 Jihad Ottallah	\$ 2,611 Eddie Pourjalali	\$ 2,364 Elijah Findley
16,708 Roger Fung	5,527 Frederic Holguin	Contreras	3,017 Yxel Yanes Yradi	2,592 Trayvontae Allen	2,346 Jose Aranguren
14,202 Spencer Kozej	5,422 Ellen Tuttle	3,813 Brady Thompson	2,985 Yrmaly Lopez	2,590 Phi Phan	2,340 Firat Ucar
13,943 Joshua Dishong	5,386 Ashley Mysza	3,774 Alex Miller	2,982 Kori Keils	2,576 Ronke Olusegun	2,332 Doron Freud
12,661 Michael van Delft	5,186 Joseph Ciliberti	3,769 Kasali Kotun	2,977 Daniel Li	2,564 Fabiana Rojas Pino	2,324 Jessica Davis
11,830 David Carpenter	5,172 Arturo Romero	3,698 Jesse Fullmer	2,971 Alexandra Longo	2,555 Alexis Fujikawa	2,314 Justin Malone
11,905 Trevor Bailey	5,074 Sharon Potter	3,673 Michael Geyer	2,963 Juan Chenez	2,553 Bettania Ramos	2,300 Ricky Gandhi
11,712 Nicholas Llewellyn	5,016 Travis Carpenter	3,663 Luis Chaumer	2,945 Mariana Morales	2,552 Nicole Barabas	2,300 Dejan Kukulj
10,690 Oleg Novitchii	4,970 Carson Coady	3,652 Ali Krayem	2,943 Amber J Smith	2,551 Cameron Ontko	2,293 Yuhung Yeh
10,537 Alaa Alqaseer	4,935 Michael Maloney	3,639 Joseph Crivelli	2,915 Jesus Castro	2,546 Connor Brown	2,292 Kimberly Ramirez
10,489 Tennonis Mather	4,927 Kimbria Bracey	3,619 Fabian Wilson	2,910 Jose Rojas	2,538 Joel Trask	2,283 Afolasade
10,232 Duni Olusegun	4,891 Kelly Ekker	3,577 Ahmad Aqel	2,899 Pa Aliou Kasseh	2,532 Danny Souri	Aboyade-Cole
10,003 Shiv Patel	4,863 Brock Lampe	3,569 Paul Read	2,892 Carlo Trinidad	2,527 Michael Barlettano	2,279 Christopher Applegate
9,917 Bobby Park	4,750 Epifania Segovia	3,563 Larry Perez Rodriguez	2,851 Ryan Clawson	2,524 Morvarid Tadayon	2,277 Jake Kim
9,772 Carmen Arroyo	Barreto	3,549 Anthony Dell'anno	2,851 Agustin Park	2,515 Agustin Park	2,277 Marie Patton
9,471 Kevin Ishikane	4,747 Brooklyn Herod	3,514 Melinda Skinner	2,800 Nickoy Hylton	2,502 Andi Iftiu	2,265 Sean Saigeon
9,239 Jenny Kim	4,732 Weslee Cajeras	3,513 Michael Schulze	2,785 Alan Arellano	2,488 Michael Scarborough	2,261 Kathleen McArthur
8,888 Marshall Fernandez	4,731 Godwill Barungi	3,458 Jonathan Villa	2,784 Jennifer Savino	2,487 Austin Rockall	2,261 Bryan Stoddard
8,425 Nicholas Gartside	4,711 Michael McKiernan	3,438 Scott Urbanowicz	2,779 Jillian Getz	2,479 Jillian Getz	2,250 Scott Jay
8,405 Aref Sayegh	4,673 Kevin Gillum	3,417 Edgar Carruyo	2,769 Brent Henderson	2,479 Zayd Burns	2,248 Roy Stephens
8,270 Roger Fredericks	4,531 Evan Lee	3,416 Andrew Turner	2,755 Vanessa Suiter	2,478 Marie Campbell	2,237 Sylvain Kalombo
8,235 Dina Boghdady	4,509 Khadijah Muhammad	3,398 Joachim Jean	2,750 Christina Salvatore	2,478 Jessica Daniels	2,229 Yasmeli Villasamil
7,935 Damaris Trejo	4,502 Savannah Schipman	3,398 Christina Babcock	2,740 Karley Lopez	2,472 Orett Nelson	2,229 Dirk Desvries
7,859 Josh Spence	4,499 Omar Hashimi	3,392 Maria M Ramirez	2,736 Elaine Gamble	2,468 Aspen Bell	2,212 Dana Martin Gonzalez
7,792 Ladan Rahbary	4,468 Marvelie Sanchez	3,387 Diana Loza Sanchez	2,728 Douglas Clarke	2,463 Chris Lewis	2,210 Isaac Foster
7,504 Emily Klich	4,446 Andrew Brown	3,383 Chris McElmoyl	2,726 Donald Lewis	2,457 Damaras Obi	2,208 Henoch Roman
7,431 Robert Jackson	4,350 Max Quasem	3,370 Joseph Sarasin	2,721 Chase Totten	2,455 Nicki Griffiths	2,199 Joseph Roberts
7,259 Lily Sakai	4,266 Connor O'Donnell	3,361 Waundlyan Hardemon	2,720 Tayari Otis	2,440 Nancy Djendji	2,199 Preston Klutz
7,199 Derrick Mason	4,195 Tony Georges	3,359 Ghahad Sulieman	2,720 Amanda Dougherty	2,435 Kenisha Liggins	2,189 Juan Ruiz Perales
7,160 Stephen Bowen	4,182 Kashala Guiden	3,356 Abigail Luna Rodriguez	2,719 Kelechi Anele	2,432 Devin Phillips	2,187 Julian Committee
7,054 Viktorious Dugan	4,105 Valentín Paraián	3,344 Hernan Rodriguez	2,703 Constance	2,426 Tina Janti	2,183 Oscar Gastelum
6,901 Adrian Bendo	4,105 Anthony Brown	Becerra	2,700 Tuiteleleapaga	2,422 Staci Brown	2,177 Ariel McAlister
6,866 Jennifer Ragan	4,074 Carolyn George	3,308 Shubham Setia	2,700 John Lamere	2,412 Maren Conway	2,160 Hans Klink
6,861 Vivian Trinh	4,061 Connor Meakins	3,305 Jeremy DiGiovanni	2,699 Razan Zarba	2,410 Bledar Bane	2,159 Joseph Michelin
6,821 Adrienne Bragas	4,057 Andrea Caridad Perez	3,258 Greta Wilson	2,697 Jenny Graham	2,407 Katharine Thorne	2,157 Christopher Bentley
6,809 Shalom Chaimov	4,032 Bruno Nuro	3,205 Rafael Melendez	2,693 Aaron Gillespie	2,402 Michele Faul	2,149 Margarita Hickman
6,767 Alipate Makaui	3,996 Anna Mirzaee	3,192 Jay Maska	2,691 Zachery Kertulis	2,399 Marilyn de Belisario	2,148 Karima Hartani
6,498 Jonathan Sultan Levy	3,962 Chayson Williams	3,183 Athea Buchanan	2,691 Damon Sims	2,394 Jeffrey Rogers	2,139 Joshua Elkins
6,380 Matthew Zang	3,937 Alan Sedaghat	3,182 Cross Stepkowski	2,689 Tyra Grant	2,393 Sarah Saleim	2,136 Srinivas Yerraganti
6,365 Muhammed Ashraf	3,934 Hadi Zreik	3,174 DeAnthony Hartman	2,688 Salvador Colina Acosta	2,388 Anna Senra	2,135 Adem Abdula
6,096 Matthew Agnetti	3,933 Chetna Vats	3,148 Ragda Sharkawi	2,684 Brad Burrows	2,388 Matthew McDowell	2,132 Gregory Caldwell
6,078 David Todd	3,929 Christopher Gilbert	3,142 Amir	2,669 Noah Vongunden	2,388 Zackarea Hawk	2,129 Lee Jeffers
5,964 Scott Whitford	3,923 Sophia Anderson	Iranidoosthaghghi	2,664 Dalton Moore	2,383 Michele Stewart	2,118 Ashlee Brill
5,923 Jimmy Quifille	3,905 Leticia Irving	3,133 Mike Reed	2,645 David Ferriolo	2,377 Mathew Kahwaji	2,116 Carly Ferraro
5,789 Stacye Tanksley	3,892 Logan Klink	3,124 Michael Battaglio	2,641 Anthony Ferguson	2,373 Bruce Tan	2,112 Michael Burningham
5,679 Samson Adelufosi	3,868 Anthony Williams	3,080 Dulce Paz	2,624 Jacqueline Kabluyen	2,368 Ervin Metaj	2,110 Eaina Bergeron
\$ 2,097 Valentina Nguyen	\$ 1,845 Diana Navarro	\$ 1,669 Robert Stevens	\$ 1,511 Aisha Ahmad	\$ 1,390 Omar Billy	\$ 1,282 Nicole Guiho
2,084 Sione Maumau	1,844 Joshua Hosenbold	1,669 Gregory S Miller	1,508 Brett Murray	1,384 Daniel Lopez-Velasquez	1,280 Daniela Fraga Marini
2,082 Mandale Tolefree	1,843 Jimmy Johnson	1,665 Insaf Hmadi	1,506 Nathan Hunt	1,382 Luc Do	1,280 Amanda Lustbader
2,080 Donald Gregoire	1,838 Emily Rogers	1,663 Katherine Nummy	1,506 Dionne Bass	1,381 Ryan Torres-Torioka	1,280 Jarrell Hazzard
2,080 Kelly Nelson	1,833 Pretoria Samuel	1,660 Devin Lewis	1,505 Harvey Quinn	1,379 Beau Minnick	1,279 Emiljano Citaku
2,078 Chad McLaughlin	1,829 Latricia Forbes	1,658 Samuel Marzula	1,503 Axel Carrasquel	1,379 Duane Shaw	1,278 Andrew Hynan
2,078 Truman Falkner	1,829 Freddy Arias	1,657 Cameron Deuel	1,501 Amber Thompson	1,375 Sandrene Bryan	1,278 Abraham Fernandez
2,076 Edgar Velasquez	1,821 Kathleen Mezik	1,646 Muhammad Mansoor	1,485 Juan A Pinon	1,372 Jonathon Carothers	1,275 Cornell Robinson
Romero	1,820 Sayed Hashimi	1,641 Kacee Sines	1,483 Elba Diaz	1,370 Larry Davis	1,269 Brian Doyle
2,074 Jared Robertson	1,815 Sarah Reay	1,638 Yelinet Godoy Latuff	1,483 Toni Williams	1,370 Alexander Black	1,268 Melissa Goppert
2,067 Nick Scordos	1,801 Mercedes Bens	1,638 Holli Allien	1,483 Eric Peyton	1,370 Hilary Uzategui	1,267 Sonia Silva
2,059 Holly Bonhorst	1,798 Carlos Frias Caraballo	1,631 Ruben Soberanes	1,481 Adam Kidikas	1,368 Taylor Borders	1,266 Mariah Luquin Botello
2,054 Brooklyn Brooks	1,797 Shahriar Mohammadi	1,625 Zakaria Elgahmi	1,480 Danica Rivera	1,367 Monica McKinney	1,263 Cathy Dishong
2,052 Vienna Howat	1,797 Diane Stroud	1,622 Devin Finley	1,483 PierAngela Archibald	1,366 Lisa Garvin	1,263 Alvin Johnson
2,048 Brenda Fox	1,797 Maria Diringer	1,622 Edon Nevzadi	1,468 Justin Durkin	1,366 Antoinette Honorat	1,261 Angela Canfield
2,048 Isaac Gerges	1,797 Andrea Rojas Salcedo	1,614 Craig Coughlan	1,463 Bretta Cummings	1,365 Caroline Johnson	1,259 Timothy Copenhaver
2,042 Isaac Fuentes	1,797 Madelyn Sanders	1,613 Maria Romero	1,462 Armani Rivera	1,365 Mark Diskin	1,257 Anthony Spataro
2,035 Chilynn Acevedo	1,796 Ed Olfert	1,612 Cherneeka Bailey	1,459 Tamara Leong	1,361 David Mayfield	1,253 Duglanny Zabala
2,028 Mackenzie Burchett	1,796 Marvin Mondragon	1,612 Sanders Johnson	1,458 Alexis Hawkins	1,360 Horace Johnson	1,253 Glenn Arakawa
2,027 Hilsy Perez	1,791 Leon Pickett	1,611 Jennifer Jantzen	1,457 Robinson Rosales	1,359 Jessie Holland	1,248 Larry Santos
2,025 Jared Guglielmino	1,789 Noura Abdelkhalek	1,607 Andres Garcia Gomez	1,457 David Hurst	1,354 George Ray	1,248 Claudio Maya
2,017 Carrington Hanna	1,781 Zakiya Jones	1,607 Kyle Mulzer	1,456 Dorota Rusew	1,352 Katlynn Carver	1,248 Alex Smith
2,014 Rhonda Taylor	1,777 Julie Aprahamian	1,605 Lori Harvey	1,453 Stephanie Novel	1,351 Glenn Macaso	1,247 Phillip Ray
2,012 Marissa Goodman	1,777 Ireland Sirmi	1,600 Amandeep Kaur	1,450 Farnaz Fotovat Ahmadi	1,347 Nicole Herrin	1,245 Corina Omoware
2,001 Guiseppe	1,777 Derek Koppari	1,598 Rochelle Magpantay	1,446 Sabrina Sloan	1,345 Paul Miller	1,244 Rachael Fleming
Macon-Goudeau	1,775 Sydneshia Pennie	1,596 Rochelle Fleming	1,441 Malcolm Pasquier	1,337 Crystal Habersham	1,244 Gabriela Barreto
1,989 Quanesha Mack	1,773 Zachary Hoga	1,596 Jordan Hamrick	1,441 Lloyd Patterson	1,337 Luisa Long	Sandoval
1,975 Sergio Hernandez	1,773 Denzil Latimore	1,594 Natalie Soboleva	1,439 Megan Laird	1,335 Kyle VanBibber	1,243 Babajide Obashoto
1,975 Bettania Ramos	1,772 Kelsey Burtrum	1,590 Kevin Musai	1,439 Salaur Khorrami	1,334 Matthew Kerfoot	1,243 Nicholas Gomez
1,973 Sherine Zahra	1,770 Tyler McKnight	1,587 Peter Poulakis	1,438 Rajat Bhardwaj	1,334 Jeffrey Tillman	1,243 Sally Wilson
1,968 Daymon Green	1,765 Alejandro Sanchez Rios	1,586 Steve Torres	1,435 Jonathan Rumbuc	1,332 Breann Hoenig	1,238 Jason Ondic
1,961 Christopher P Filline	1,764 Tiffany Arntzen	1,586 Krystal McGlown	1,433 Francis Centrone	1,331 Armando Rivera	1,237 Michael Braxton
1,957 Jermaine Moye	1,762 Melissa Hayfa	1,585 Irma Gallardo	1,433 Nicholas Liening	1,328 Maria Galvez	1,237 Jin Chen
1,954 Ambar Pimentel	1,762 Gabrielle Kolar	1,583 Carlos Colina	1,429 Nicholas Wang	1,327 Jennifer Anthes	1,234 Christy Ritts
1,951 Daniel Alexander	1,760 LaQuanda Calhoun	1,580 Ryan Hritz	1,426 Woodrow Kincaid	1,327 Barbie Oyama	1,233 Dennis Manko
1,949 Jeffery Oloyo	1,759 Sophia Cowie	1,579 Jennifer Lucero	1,425 Evan Stewart	1,327 Melissa Schroeder	1,233 Peer Shmelzer
1,944 Denis Snyder	1,757 Souher Shadid	1,578 Tomarus Burks	1,423 Jay Taylor	1,321 Bradley Terry	1,231 Nicholas Jimenez
1,943 Sharon Eckenrod	1,749 Aaron Patt	1,578 Matthew Sturgis	1,423 Sever Pena	1,321 Jordyn Lavigne	1,230 Justin Schmidt
1,939 Nolan Labiche	1,749 Raymond Angeles	1,577 Daniel Johnston	1,422 Luis Soriano	1,319 Davina Vo	1,229 Joseph Misleh
1,938 Phoebe He	1,744 Enri Sako	1,576 Steven Counts	1,422 Guy Simpson	1,318 Shayla Morrisette	1,228 Courtney Somsan
1,935 Joseph Hogue	1,744 Oliany Matos Abella	1,573 Melissa Losk	1,418 Erik Graham	1,315 Damon Stroup	1,227 Bryon Eddington
1,924 Christopher Rolph	1,738 David Melendrez	1,573 Samuel Benton	1,417 Jamie Caldwell	1,315 Anne Banco	1,226 Brooke Villicana
1,924 Serge Brouillette	1,735 Muhammad Amawi	1,569 Joshua Goodman	1,417 Andres Cano	1,314 Nestor Morales	1,226 Richard Tabanji
1,920 Joshua Notte	1,734 Ali Nouri	1,568 Elaina Vecchio	1,416 Cherish Taylor	1,314 Kelly McDonald	1,225 Misty Holbrook
1,920 Jenny Anderson	1,727 Noris Dominguez	1,565 Joshua Jackson	1,415 Andreina Atencio Prado	1,310 Ashton Craig	1,223 Gillian Abeyta
1,919 Lincoln Dziekonski	Ramirez	1,563 Jorge Alvarez	1,414 Calvin Irving	1,309 Melissa Martinez	1,222 Allisa Louis Crisostomo
1,918 Massoud Vaziri	1,724 Christopher McGlynn	1,563 Agnieszka Kuser	1,413 Tammy Gawron	1,308 Kristina Joachim	1,219 Amal Jawa
1,916 Shawn Feistamel	1,721 Danny Juskiw	1,561 Robert Burns	1,412 Laura Knopf	1,304 Andrew Ball	1,218 Ayisha Henry
1,916 Chimere Mayers	1,719 Erin King	1,558 Karen Fleming	1,412 Christopher Burkholder	1,302 Jack Fisher	1,217 Sean McGuigan
1,914 Aaron Jenkins	1,719 Shirly Palacios	1,555 Temesghen Starr	1,411 Chalisa Holmes	1,301 Ryan M Wilson	1,215 Anthony Greco
1,908 Elion Bendo	1,717 Barbara King	1,551 Adalberto Paz	1,411 Milton Sanders	1,301 Olivia Pitre	1,213 Humberto Vivas Soto
1,905 Nicole Cenkner	1,714 Ligia Quevedo	1,548 Jordan Viaje	1,411 Alex Piszczek	1,301 Melanie Dawson	1,213 Matthew McDermott
1,903 Manique Sala	1,710 Yollette Mompont	1,547 Riche Haye	1,406 Conner White	1,301 Jessica Specht	1,212 Mario Alvarez
1,892 Ryan Jarvie	1,708 Desiree Moore	1,546 Timothy White	1,405 Brinsley	1,301 Vyacheslav Vasilenko	1,209 Eric LaBossiere
1,888 Daoud Naser	1,708 Tarisa Williams	1,544 Dylan Jackson	Maughan-Evanson	1,299 Deanna Peart	1,202 David Ramirez-Benitez
1,884 Ryan Schreiber	1,706 Dean Thebeau	1,541 Lindsey Dettwiller	1,403 Mesele Ruhland	1,296 Flor Tapia	1,196 David Watkins
1,881 Richard Lemay	1,703 Jordan Sturdy	1,540 Lowana Gooch	1,402 Jeanine Barlettano	1,296 David Perez	1,196 Jose Campos
1,880 Bryan Juskiw	1,702 Anabell Cruz	1,539 Matthew Abdo	1,401 Taliah Allen	1,295 Lawrence Kolar	1,190 Lijetsha Pastor Osorio
1,879 Joshua Elkins	1,701 Debbie-Ann	1,537 Richard Carter	1,401 Steffanie Sainato	1,294 Veronica Bashbush	1,190 Robert Brannan
1,873 Minji Co	Whitehorne	1,535 Narmeen Khadair	1,401 Matthew Lehman	1,294 James Snipes	1,189 Christina Ande
1,873 Sonia Tyner	1,696 Gary Slocum	1,528 Noella Coleman	1,401 Joshua Bacchus	1,291 Alea Sarkar	1,189 Seth Frisby-Jack
1,872 Zindora Crawford	1,695 Gina Lopez	1,524 Chris Densham	1,400 Christabel Ornelas	1,290 Christine Stevenson	1,186 Baton Statovci
1,870 Alon Barnur	1,694 Taj Tumber	1,523 Kimberly Alston	1,398 Bryson McCleary	1,290 Ayham Zorba	1,184 Martin Vargas
1,868 Zachary Johnston	1,688 Gareth Collins	1,523 Anthony Salerno	1,396 Andrea Cavazos	1,283 Dan Williams	1,183 Yelitza Dominguez
1,858 Teresa Miller	1,684 Bradley Christiansen	1,518 Jose Anderson	1,395 Drew Johnson	1,283 Marina Ralls	1,180 VaShawn Nelson
1,857 Chantia Williams	1,681 Michelle Gould	1,517 Marlene Barrett	1,394 Paris Cain	1,282 Endy Surriel	1,180 Chandra Seepersad
1,854 Kassandra Nepean	1,677 Dawn Oliver	1,515 Melissa Grieb	1,393 Estephanie Montecillo	1,282 Luis Barbaresco Garcia	1,177 Robert Hardy
1,854 Lleison Martinez	1,669 Rana Shirer	1,514 Tiffani Tavormina	1,392 John Gray	1,282 Michael Hutchinson	1,176 Veronica Coval

WORLD'S GREATEST BONUS — CONTINUED

\$ 1,173 Brandon Atchley	\$ 1,145 Alioune Sy	\$ 1,112 Nafic Djendji Abdel Khalek	\$ 1,083 Victoria Lopes	\$ 1,058 Ashley Hutson	\$ 1,028 Chris Anderson	\$ 5,684 Adalberto Paz	\$ 3,388 Matthew Turnquist	\$ 2,300 Pedro Lemos	\$ 1,565 Samuel Artzis	\$ 1,121 Aipate Makau	\$ 738 Zakiya Jones
1,172 Jared Fisher	1,142 Ngan Pham	1,110 Erin Gonzalez	1,083 Blaine Fuller	1,057 Elijah Burdette	1,027 Paula Thompson	5,668 Bobby Park	3,386 Nakita Fortin	2,295 Razan Zarba	1,564 Cartiza Rojas	1,119 Daniel Schwartz	736 Jennifer Spalding
1,171 Mariela Valenzuela	1,138 Brandon Campinelli	1,108 Samantha Garcia	1,082 Thomas Lytle	1,055 Shai Mate	1,026 Richard Martin	5,643 Victoria Lewis	3,314 Adrain Alfred	2,294 Alexandra Jaeger	1,546 Benci Lavorini	1,118 Havis Alvarado	736 Anthony Solano
1,171 Marvin Fernandez	1,138 Paige Foley	1,106 Sandra Dumas	1,082 Jon Golin	1,055 Nina Dolman	1,025 William Murtha	5,630 James Sodan	3,298 Zachery Kertulis	2,245 Viktorious Dugan	1,540 Tiffany	1,117 Asad Ahmed	726 Courtney Johnson
1,171 Jeremy Osborn	1,138 Justin Rydzziel	1,105 Karly Krisby	1,081 Maria Lugo Rincon	1,055 Matthew Cartwright	1,023 Ronald Tungol	5,616 Christopher Botelha	3,237 Carrington Hanna	2,243 Ameenah Little	1,502 Peter Kwiatkowski	1,116 Darez Meriwether	722 Mauro Capozucca
1,171 Samisoni Koloa	1,137 Stephen Coons	1,105 Mary Wickwire	1,079 Anthony Solano	1,054 Blake Tomblin	1,022 Joseph Cascio	5,586 Alex Kae	3,236 Joy Vann-Austin	2,240 Erica Robertson	1,536 Seth Frisby-Jack	1,109 Alec Seibold	720 Marvin Gonzalez
1,169 Ladara Willis	1,136 Edward DeFurio	1,105 Aliyah Weathers	1,076 Omaira Garces Ramonez	1,053 Dylan Geer	1,021 Tiffiney Harmouche	5,469 Jason Bratin	3,215 Taleb Jammoul Hajali	2,237 Conor Markins	1,518 Christopher Yuan	1,104 Ryan Hall	715 Robin Gonzalez
1,167 Dylan Murphy	1,136 Jonathan Ojendi	1,104 Anthony Martone	1,076 Huda Ansari	1,052 Lea Adams	1,021 Dublan Salazar Lopez	5,453 Patrick Knouse	3,207 Daryl Graham	2,227 Joseph Rotolo	1,509 Ryan McIntosh	1,094 Christina Shanno Baldwin	711 Vivian Trinh
1,166 Romal Omid	1,135 Cory Moncol	1,104 Jennie Hayes	1,075 John Doherty	1,050 Gurpartap Randhawa	1,016 Samantha Marsteller	5,439 Nicole Herrin	3,195 Steven King	2,207 Toni-Ann Allen	1,502 Timothy Wilson	1,091 Luc Do	695 Doron Freud
1,165 Thomas Huynh	1,134 Shakeria Jackson	1,104 Deanna Arceno	1,075 Simon Reichert	1,050 Ifeanyi Ufondo	1,015 Shannon Stewart	5,435 Claudio Martinaj	3,187 Phillip Rigoli	2,201 Monica Montgomery	1,494 Jason Khodadadian	1,080 Jennylyn	690 Yeraldi Vila Gonzalez
1,165 Tatum Woods	1,133 Cristina Fox	1,101 Paul Smith	1,075 Michael Quirk	1,050 Yenai Avendano	1,014 Eric Salado	5,429 Alfredo Garcia	3,169 Eric Snyder	2,197 Jimmie Parsons	1,477 Breann Radnoty	1,074 Dylan Jackson	685 Sophia Armstrong
1,164 Yelba Pelayo	1,130 Ryan Crawford	1,099 Abigeal Aboaba	1,073 Daniel Valderrabano Rojas	1,049 Erica Robertson	1,012 Justin Hermann	5,400 Stella Roznovan	3,160 Joshua Bacchus	2,186 Kelly Schoenherr	1,462 Ashley O'Donal	1,074 Dylan Jackson	682 Brittany Ketrner
1,161 Anneli Brandt	1,128 Jenny Camacho	1,097 Jill Lytle	1,070 Evelyn Howell	1,042 Aubre Rustad	1,009 Joshua Hammond	5,369 Joshua Egyud	3,117 Michelle Gould	2,179 Taurean Flournoy	1,461 Sergio Carta	1,065 Jessica Milholm	664 Michael Castro
1,159 Armenia Vasquez	1,122 Juan Serna	1,097 Catherine Radjpaul	1,068 Enoch Baiden-Nimene	1,040 Susana Vargas	1,009 Hugo Rico	5,294 Chris McFoy	3,105 Cody Gardner	2,157 Bryson McCleary	1,455 Marsei Hogan	1,064 Sabrina Smith	663 Samuel Kilburn
1,158 Myles Coston	1,119 Katelyn Ucar	1,096 Carlton Mack	1,066 Aniyansi Urdaneta	1,039 Jordan Miller	1,008 Tyler Tasa	5,279 Laila Abadi	3,097 Elazar Roco	2,154 Gunnar Jorstad	1,455 Marsei Hogan	1,064 Steven Counts	663 Corey Helwig
1,157 Shawntae Collins	1,118 Michael Valent	1,094 Dylan Schmidt	1,064 Brian Morris	1,036 Dillon Kuehne	1,008 Lubraska Iguaro	5,272 Mark Lahijani	3,094 Trevor Albritton	2,151 Krystal Walters	1,424 Matthew Hudlin	1,050 Sierra Kelsey	663 Rakeem Deckard
1,156 London Burnett	1,118 Meardey Kim	1,092 Kurt Evans	1,063 Clayton Friday	1,036 Steven Dell	1,004 Fatima Mashriqi	5,221 Bledar Bane	3,032 Eyad Awdi	2,145 Tanner Duy	1,418 Cristina Fox	1,048 Bradley Christiansen	662 Leanne Erney
1,153 Evanston Telisme	1,118 Richard Millington	1,087 Maurice Baritz	1,063 Carlos J Hernandez	1,035 Jordan Miller	1,004 Daniela Hernandez	5,196 Mark Banks	3,030 Christopher Gilbert	2,134 Sean Smith	1,416 Ian Zollos	1,047 Daniella Torres	658 Sandra Archer
1,151 Jacob Danzer	1,117 Savannah Ontiveros	1,086 Carlos J Hernandez	1,060 Cathleen Hairston	1,031 Danielle Custis	1,003 Todd Weinberg	5,166 Travis Picklesimer	3,026 Phi Phan	2,100 Diana Blash	1,408 Elias Boles	1,047 Nicole Mead	655 Alejandra Lerez Morales
1,150 Bedros Naama	1,116 Cody Walter	1,085 Chelsea Robertson	1,060 Sean Smith	1,030 Adriana Aboulwafa	1,000 Hannah Phillips	5,063 William Thomas	3,011 Dan Ikei	2,096 Christy Jauch	1,396 Spencer Kozaj	1,034 Matthew Bogle	655 Anthony Williams
1,149 Barbara Hollinshed	1,113 Beau Cullen	1,083 Carlos Chacua	1,059 Stephon Taylor	1,029 Troy Plummer		4,998 Antonino Taormina	2,989 Melinda Skinner	2,093 Matthew Sutton	1,389 DeAndre Coleman	1,033 Eric Banks	654 Danita George
1,148 Brandon Brown	1,113 Jacob Rosinsky					4,948 Adianeza Rodriguez	2,981 Rodney Williams	2,087 Andrew Chambers	1,385 Ryan Wilson	1,032 Trace Johnson	653 Adam Hanna
						4,898 Jonathan Conner	2,967 Anthony Marsella	2,083 Morella Parejo	1,385 Ryan Wilson	1,032 Sarah Colleen	652 Joey Almeida
						4,876 Michael Botond	2,961 Andrew Hynan	2,080 Armando Aiello	1,384 Daniel Umbertone	1,025 Kay Pomroy	650 Crystal Vairretta
						4,873 Gregory Rudolph	2,956 Anacleto Arevalo	2,027 Colin Ghee	1,379 Jordan Russell	1,017 Paul Pestian	647 Jinelly Urena
						4,774 Jesse Fullmer	2,949 Tony Geer	2,006 Joshua Reyes	1,368 Reynolds Akuaoma	1,015 Victoria Lindner	647 Lindsey Dettwiller
						4,726 Chris La Fond	2,934 Preston Klutz	1,983 Andy Batten	1,368 Andy Batten	1,007 Ronald Davis	642 Skay Nusenu
						4,715 Arturo Romero	2,934 Ifrah Tahir	1,956 Alejandra Ramos	1,354 Ireland Sirni	1,005 John Tong	637 Raul Pinto
						4,702 Elmar Salas Velasco	2,916 Christopher Bungay	1,952 Nancy Branson	1,353 Anthony Chinaglia	998 Lalitha Janardhanan	636 Kyle VanBibber
						4,685 Carmen Pena Guedez	2,896 Hector Luque	1,947 Raig Hussain	1,349 Sherrie McCarty	989 Jordan Stelzer	623 Joshua Winters
						4,649 Adem Abdula	2,873 Jadelene Welty	1,936 London Burnett	1,347 Austen Oakes	981 Amanda Peterson	622 Zorhedy Romero Aranda
						4,625 Andrew Bishop	2,850 Jhonatan Quintero	1,929 Geoffery Osili	1,343 Shubham Setia	962 Sergio Joaquin Haro	621 John Schaeffer
						4,610 Paula Thompson	2,820 Noe Perez	1,928 Mark Auvil	1,342 Diego Vargas	960 Gavyn Florell	611 Carey Hartman
						4,479 Vincent Massari	2,819 David Wang	1,923 Gerardo Gonzalez	1,336 Dwayne Gomez	958 Caren Deanda	610 Denise Serbantez
						4,438 Rielly Maher	2,792 Astrid Castrillon	1,921 William Dugan	1,332 Brendan Suranyi	954 Danielle Morales	609 Bettania Ramos
						4,425 Jovanie Scarlett	2,789 John Hartin	1,919 Daniel Ramirez	1,327 Anthony Mazurkewicz	950 Brittney Mizer	606 James Romero
						4,393 John Vacca	2,785 Jessica Chang	1,898 Jessenia Yazbek	1,324 Erin Allen	948 Genna DeMetsenaere	603 Kellie Hoffman
						4,374 John Lamere	2,779 Matthew Ward	1,892 Matthew Diulus	1,294 Nicole Preston	942 Avion Johnson	600 Arianna DaLuz
						4,329 Maria Chacinpino	2,776 Christopher McGlynn	1,877 Ngan Pham	1,293 Akram Mirahmadi Shalamzari	941 Justin Adams	593 Nabil Atallah
						4,322 Bruno Nuro	2,774 Jeffrey Hudson	1,875 Kade Beck	1,280 Mayra Robles	941 Troy Williams	591 Thomas Huynh
						4,317 Nicholas Chuma	2,748 Brent Bowling	1,858 Ransay Vazquez	1,275 Evan Donoghue	938 Rex Munsey	586 Michael Nichols
						4,276 Evan Stewart	2,748 Mariam Shahid	1,852 George Shafiek	1,269 Agnieszka Kusper	929 Drew Herstine	584 Eddie Gonzales
						4,264 Jessica Davis	2,731 Jhanna Valerio Vivas	1,837 Ashley Rust	1,264 Derek Sutherlin	929 Drew Herstine	582 James Franklin
						4,247 Timothy Bugge	2,715 Robert Jackson	1,826 Derrick Davenport	1,264 Luis Guzman Millan	899 Richard Tabanji	582 Travis Carpenter
						4,195 Ariana Jones	2,697 Breana Noggles	1,824 Ashley Johnston	1,261 Brian Jerome	898 Mason Sanchez	580 Emily Williams
						4,148 Lawrence Smith	2,694 Richard Sidoti	1,822 Zachary Poker	1,251 Bryce Engstrom	898 Oyindamola Falegan	578 Cameron Mack
						4,127 Duni Olusegun	2,685 James Sherwood	1,820 Derek Johnson	1,247 James Marks	894 Francesca Veltri	576 Eduardo Perdomo
						4,089 Kendall Wilson	2,684 Sean Shephard	1,815 Christopher Hintz	1,242 Tecole Smith	884 Rafael Medina	575 Zachary McCormack
						4,073 Karlie Howard	2,677 Jorge Toribio	1,814 Johnny Fuller	1,226 Thomas Cheek	881 Peter Gabranski	572 Andrew Vickery
						4,069 Alan Sedaghat	2,671 Ashkan Khoshmagham	1,803 James Fangmann	1,224 Aaron Patt	871 Roberto Oleta Martinez	562 Maria Martinez
						4,068 Ryan Fickert	2,635 Nairobi Contreras	1,794 Thor Leighton	1,219 Nelson Desmond	865 Cody Nykoliation	557 Nicholas Davis
						4,034 Justin Diaz	2,626 Patrick McKeown	1,786 Jasmynne Norris	1,219 Stefany Arcila Latorre	861 Yessica Rodriguez	556 Shane Valentine
						4,018 Chilynn Acevedo	2,619 Michael Gerstein	1,780 Holly Bonhorst	1,217 Michelle Olivo	859 Nolan Burke	553 Mitchell Jeremiah
						3,966 Austin Macias	2,591 Massoud Vaziri	1,764 Morgan Lobello	1,215 Joseph Sansobrinio	857 Funmilola Elumade	549 Dean Thebeau
						3,907 Daniel Orr	2,573 Jillian Getz	1,759 Paul Smith	1,213 Marismely Wilhelm	857 Victor Romero	546 Mohamed Shogar
						3,898 Jeffrey A Smith	2,572 Raul Rojas	1,744 David Bilotti	1,204 Tanner West	853 Roselvry Mediavilla	546 Foud Gerges
						3,854 Jeffrey Espinal	2,571 Alexis Naranjo	1,738 Brandon Biskie	1,204 Justin Rydzziel	851 Jacob Krakora	539 Sheryl Garmendia
						3,817 Sokol Fazliu	2,568 Morgan Tranquist	1,728 John Santosuosso	1,195 Elyse Bryan	837 Tamar Epton	538 Yelineth Godoy Latuff
						3,778 Cara DeFiore	2,567 Jacob Russell	1,727 Jacob Russell	1,192 Nelly Cuba De Tabares	831 Dina Boghdady	535 Tiffani Tavormina
						3,772 Alexis Pineiro	2,562 Mac Duddy	1,704 Levar Morgan	1,192 John Catalano	829 Danisabel Rodriguez	534 Andrea Caridad Perez
						3,750 Daniel Zotter	2,547 Derek Foore	1,702 Mike Paragiuo	1,187 Iv Menache	827 Aaron Parsons	533 Jonathan Williams
						3,743 Chalisa Holmes	2,506 Maria Bonilla Borrego	1,699 Joshua Goodman	1,184 Amanda Ashley	825 Andreina Atencio Prado	531 Daniel Lopez-Velasquez
						3,676 Martin Salavec	2,504 Romal Omid	1,687 Michael Clemente	1,172 Myaa Fallon	825 Nicholas Krause	528 Julia Beales
						3,639 Rita Rider	2,474 Lorena Barriere	1,674 Kristina Joachim	1,162 Rachel Brown	817 Phoebe He	524 Glorith Liscano Gamero
						3,633 Bobby Hamilton	2,445 Darrin Roberts	1,652 Mickey Adkins	1,159 Chad Boskat	809 Heriberto Chavez	518 Christopher Rolph
						3,628 Jesus Parra	2,440 Kempton Perry	1,650 Tyler Ortiz	1,154 Daniel Foore	808 Yairy Magon	513 Paul Kelly
						3,574 Angel Caridad	2,434 Cody Langston	1,648 Adam Wheeler	1,153 Christy Anderson	803 Charles Powers	510 Victoria Varney
						3,550 Sean Taylor	2,406 Mathew Kahwaji	1,646 Stephanie Harris	1,153 Christina Mendoza Hernandez	785 Alma Lozano	509 Temesghen Starr
						3,540 Raul Angulo	2,400 Kevin Butchino	1,643 Michael Battaglio	1,143 Axel Carrasquel	775 Pa Alieu Kasseh	505 Jesse Rennich
						3,536 Beau Minnick	2,398 Cash Sampson	1,632 Gregory Caldwell	1,136 Mark Lomonaco	773 Kwabena Antwi	504 Andi Iftiu
						3,531 Michael Barlettano	2,390 Steven Warner	1,628 Kelly Ekker	1,125 Jantale Jones	765 Brock Lampepe	502 Tichina Houghton
						3,523 William Parmeter	2,389 Tina Nelson	1,627 Katharine Thorne	1,125 Paul Torman	750 Alexis Webb	
						3,509 Britton Costa	2,378 Hasan Ghazal	1,618 Sylvain Kalombo	1,125 Tyler Sevilla	745 LaDelus Brown	
						3,485 Tina Skalkos	2,373 Ebony Ortiz	1,617 Devon Chapman			
						3,475 Veronica Coval	2,358 Kerry Zorns	1,615 Steve Svendson			
						3,475 Alyssa Libby	2,333 John Torres	1,606 Richard Phaturos			
						3,455 Lubraska Iguaro	2,313 Brett Cummings	1,595 Venus Grier			






LEADERSHIP BONUS

<p>1</p>  <p>TAULANT BANE \$65,890 Dustin Venekamp</p>	<p>2</p>  <p>MARK NEILSON \$50,277 AO</p>	<p>3</p>  <p>JOSEPH TOMANOVICH \$38,359 AO</p>	<p>4</p>  <p>RYAN STENGLEIN \$32,132 AO</p>	<p>5</p>  <p>JORGE CARIDAD \$28,530 Fort Worth Latino Division</p>
---	---	--	--	--

JULY BONUS LEADERS | PAYOUT: \$2,113,479 | QUALIFIERS: 859

\$ 65,890 Taulant Bane	\$ 16,328 Bobby Gujral	\$ 11,112 Ian Rouleau	\$ 9,153 Ryan Crawford	\$ 7,776 Jacqueline Kabluyen	\$ 6,498 Jake Gelb
50,277 Mark Neilson	16,115 Nick Scordos	10,900 Daniel Prinzo	8,688 Arif Hajro	7,652 Meaghan Krecsko	6,458 Gianni Toma
38,359 Joseph Tomanovich	15,927 Matthew Conrad	10,728 Michael McKiernan	8,588 Adrienne Bragas	7,631 Tahis Quintero Bonilla	6,425 Jessica Santamarina
32,132 Ryan Stenglein	15,512 Duane Shaw	10,562 Kingsley Hansen	8,499 Gabriela Sime	7,543 Jenna Grula	6,240 Jonathan Da-Al
28,530 Jorge Caridad	14,970 Brody Maughan-Evanson	10,454 Michael Romero	8,490 Ervin Metaj	7,487 Ed-Maggie Myrthil	6,238 Nafic Djendji Abdel Khalek
27,479 Zach Otto	14,965 Luis Velasquez	10,348 Luay Ghawi	8,456 Joshua Jackson	7,475 Harold Durana	6,188 Brandon Minor
26,627 Mark Bernsdorff	14,876 Scott Wheeler	10,246 Susana Al	8,432 Michael Mandella	7,186 Johnny Ly	6,176 Carlo Buhay
24,261 Joe Lewo	14,722 Norvi Belisario	10,024 Ashley Clarke	8,432 Phillip Waisman	7,137 Zackarea Hakim	6,147 Aaron Piotrowski
21,142 Jean Romero Capote	14,707 Blake Higuchi	9,805 Daniel Li	8,424 Paul Samra	7,089 Melinda-Rae Lyse	6,100 Sabrina Kryshundayal
20,994 Darrell Asbell	14,591 David Carpenter	9,762 Jeremiah Russin	8,169 Dustin Dunbar	6,887 Omar Billy	6,068 Michael Burningham
20,623 Bruce Viaje	12,591 Sara Vaz	9,487 Richard Whyte	8,163 Alon Barnur	6,658 Daniel Pacheco	6,004 Stephen Jeung
19,836 Joshua Olin	11,606 Clayton Slaughter	9,382 Conner White	8,065 Mario Hajro	6,623 Tami Chaimov	5,987 Alberto Alcala
19,083 Eno Iftiu	11,491 Moriah Chandler	9,204 Helgi Bistochett	8,047 Katie Stahulak	6,605 Kamal Tayyib	5,740 Melissa Quinn
17,893 Jenny Kim	11,281 Eric Thompson		8,038 Edward DeFurio	6,577 Jean M Joseph	5,730 Andres Liranzo
17					

REINSTATEMENT BONUS

1	2	3	4	5
				
ZENON ZORIJ \$2,687 S-S-Parks-Salvaggi	ORBY KELLEY \$2,460 S-S-Bendure-Hartwig	MITCHELL LOOK \$2,414 S-S-Parks-Salvaggi	DENISE LEY \$2,371 S-S-Parks-Salvaggi	SAMI MOGANNAM \$2,315 Andrew McQuade

JULY BONUS LEADERS | PAYOUT: **\$48,416** | QUALIFIERS: **127**

\$ 2,687 Zenon Zorij	\$ 2,315 Sami Mogannam	\$ 1,667 Dason Phaul	\$ 828 Loraine Patterson	\$ 662 Ranjana Chopra	\$ 556 Andrew Brennan
2,460 Orby Kelley	2,103 Nicholas Gasparro	1,348 Maurice Baritz	754 Amanda Leeper	655 Diane Carrion	505 Isabella Celli
2,414 Mitchell Look	1,866 Dawid Liniewski	1,214 Ryan Vopat	750 Joseph Faisant	573 Jack Craig	501 Marc D'Emilia
2,371 Denise Ley	1,708 Joseph B Smith	1,150 Natalie Soboleva	691 Laurekins Pardovani	565 Mariam Sallam	














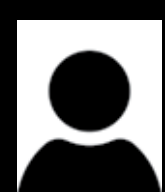
5 BONUS TOTAL: **\$6,889,494**

WORLD'S GREATEST \$3,022,818	LEADERSHIP \$2,113,479	RGa LEADERSHIP \$1,164,412	SA/GA TRAINING \$540,369	REINSTATEMENT \$48,416
--	----------------------------------	--------------------------------------	------------------------------------	----------------------------------

All qualifiers listed achieved at least \$500 in bonus totals | WGB qualifiers achieved at least \$1000 in bonus totals | WGB recognition is based on \$1,000 MTD Net ALP minimum achievement level

FOUNDERS CLUB

July Qualifiers—
Outstanding Producers & PR Representatives:

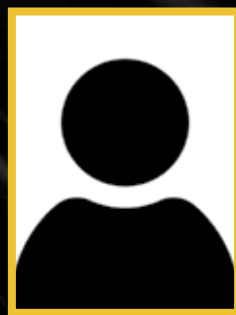
 Derrick Mason Chad Deley 2 Qualifications \$145,735 Net ALP 79.6 RET	 Carmen Arroyo Theodore Pappas 5 Qualifications \$145,372 Net ALP 85.1 RET	 Lily Sakai Cohen-Velasquez 36 Qualifications \$133,998 Net ALP 91.9 RET
 Muhammed Ashraf Theodore Pappas 15 Qualifications \$123,883 Net ALP 87.5 RET	 Scott Whitford Ryan Bisanz 2 Qualifications \$119,448 Net ALP 79.5 RET	 Roger Fredericks AO 6 Qualifications \$115,794 Net ALP 89.8 RET
 Tina Janti AO 2 Qualifications \$96,993 Net ALP 100.0 RET	 Kasali Kotun Williams-Akinade-Musso 2 Qualifications \$86,360 Net ALP 82.7 RET	 Amanda Lustbader Giglione-Ackerman 1 Qualification \$75,262 Net ALP 81.7 RET
 Joachim Jean Laura Fisher 14 Qualifications \$71,508 Net ALP 88.4 RET	 Dana Martin Gonzalez Beto Quintero 1 Qualification \$64,627 Net ALP 93.3 RET	 Hernan Rodriguez Becerra Jesus Romero 1 Qualification \$61,647 Net ALP 79.3 RET
 Ngan Pham Byron Paz 1 Qualification \$61,616 Net ALP 80.4 RET	 Oliany Matos Abella Beto Quintero 1 Qualification \$60,825 Net ALP 84.1 RET	

MILLION DOLLAR CLUB

Another champion, another milestone!
Each champion will receive a bonus of \$5,000, plus \$5,000 for each additional qualification, and the Million Dollar Club Award. Congratulations on your achievements!



Roger Fung
Mathew Hart
Contracted 3/27/91
Qualified 7/31/21
\$1,031,719 Net ALP



David Watkins
Brett Gryska
Contracted 4/12/11
Qualified 7/31/21
\$1,010,547 Net ALP



Bobby Park
AO
Contracted 6/20/12
Qualified 7/31/21
\$1,005,481 Net ALP

DIRECTORS OF THE MONTH



Leaders growing leaders

VP of the Month



Fred Hadayia
Fred had 25.83% growth over July 2020.

Sales Director of the Month



Angel Martinez
Angel had 55.10% growth over July 2020.

PR Director of the Month



Denise Gilbert
Denise met 83.00% of Objective during July 2021.

Getting Better ALL THE TIME



David Zophin
President
American Income Life &
National Income Life Divisions

As someone who has spent more than half his life in this industry, I can definitely tell you I am not the same person I was 25 years ago. The years I have spent with AIL-NILICO have made me into the person I am today, and I'm proud of what this company has allowed me to accomplish and of the personal growth I've experienced. It's what happens when you have a worthwhile career.

I can see when I look from Agency to Agency that I'm not the only one who has undergone this kind of transformation. I've seen so many individuals advance not just in title and responsibility, but in a personal and profound way, too. This certainly is a career that changes us and changes us for the better.

If you were to ask me if there was a specific claim that changed me, I'd have a hard time

pinpointing just one. I do remember certain claims from early in my career that had an instant and significant impact on me, like the first claim check I ever delivered. It was to a widow, and she and her husband had planned to work a few more years for their dream retirement. Her plans went out the window when her husband died suddenly, leaving her grieving but grateful for the life insurance policy I had sold them.

While that experience was positive and affirming, I also remember the time very early in my career that I wasn't able to sell to a couple in their fifties. Shortly after, the husband needed emergency quadruple bypass surgery, and when the wife wanted five times the coverage I had initially proposed, I regretfully had to tell her that her husband was now medically ineligible for the coverage.

That first, inspiring experience gave me such a deep-rooted understanding of the good work we do, every day, just by doing our jobs. The second, more difficult experience taught me the hard way that when we fall short of our objective, it can be devastating to the families we're committed to helping.

And while I know that so many of you have similar stories that helped bend and

shape you into the professional you are today, the fact is that every experience changes us. Every claim deepens our understanding of why we do what we do. Every time you provide a family with the coverage they need, you gain confidence in yourself. Every time a grieving beneficiary benefits from that coverage, you become that much more involved, more sympathetic, and more adept. You become *more*.

Every day matters. Every experience counts. Even in my current role, I continue to change and grow all the time. And I hope the same for all of you. Whether you've had that first, meaningful, and career-changing experience yet or not, I hope that through every encounter and every event in your career, you find yourself more developed and more capable.

Take a moment to reflect, every day, and ask yourself how you can improve when you fail and how your successes can make you stronger. Take every opportunity to grow and progress and always get closer to being the best individual you can be. Remember, we're in the business of changing lives. That includes our own. 🙏



FIRST-CLASS MAIL
PRESORTED
U.S. POSTAGE
PAID
AMERICAN INCOME
LIFE 76710
PERMIT 3121

AllLife.com
1200 Wooded Acres Drive
Waco, TX 76710

AIL/NILICO CONVENTION

2022

CAESARS PALACE • LAS VEGAS
MAY 4-7, 2022

View full qualifications online:
ARC.AllLife.com/Spotlight.aspx & ARC.NILife.com/Spotlight.aspx

